DEPARTMENT OF FINANCIAL INSTITUTIONS

Charles W. Phillips
Director

ANNUAL REPORT

YEAR ENDED DECEMBER 31, 1989

STATE OF INDIANA

Evan Bayh
Governor

Frank O'Bannon
Lieutenant Governor

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DEPARTMENT OF FINANCIAL INSTITUTIONS

DIRECTOR'S COMMENTS

The year 1989, a tumultuous one on the national financial scene, produced no insolvencies of state-chartered depository institutions in Indiana. The common sense of Indiana financial institution managers and the consistently orthodox supervision by the Department have prevented the financial trauma that has afflicted other regions. The capital structure of Indiana institutions is considered satisfactory but declining profitability is of increasing concern.

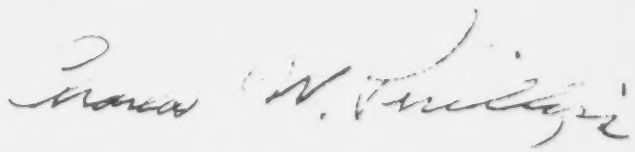
Bank holding company acquisitions continued with most activity during the year by out-of-state based acquirors. Regional (out-of-state) bank holding companies acquired eight banks during the year and Indiana bank holding companies acquired four banks. One state-chartered bank was converted to a national bank at the initiative of its regional bank holding company acquiror. Two independent national banks converted to state chartered banks during the year.

Also during 1989 eight state-chartered banks were absorbed into larger national bank affiliates and one national bank was merged into a state bank. Four of the state banks absorbed by national banks were a part of a consolidation move of one regional bank holding company. The net result was a reduction during the year of the number of state chartered banks from 240 to 225. Although the number of state chartered banks declined during 1989, the total assets of state banks rose slightly from $22,960Bil. to $23,553Bil. Aggregate balance sheets of state chartered banks at year end appear on Page 16.

On August 9, 1989, the President of the United States signed into law the Financial Institutions Reform, Recovery, and Enforcement Act of 1989(FIRREA). This legislation was a response to the widespread insolvencies and scandals afflicting the savings and loan industry in the southwestern United States. The Department viewed the legislation as placing a heavy burden on all depository institutions but particularly on the savings and loan industry in Indiana which has not engaged in the irresponsible practices so prominently described in the news media. In response, the Department proposed legislation to permit savings and loan associations in Indiana to convert to state chartered banks. The conversion legislation was filed for pre-session introduction in 1989 and enacted into law in 1990.

The Credit Union Division applied for the recently established accreditation by the National Association of State Credit Union Supervisors (NASCUS). The process begins with a rigorous self-examination followed by an examination by a four-member team of former credit union regulators with experience in all regions of the United States. In mid-1990 the Department became the second state (to Michigan) to have two divisions of depository institutions accredited by the national accrediting agency. The bank division was accredited in 1988 by the Conference of State Bank Supervisors (CSBS). The staff members and project leaders of the Department are entitled to the credit for this notable achievement. They have earned our gratitude and respect for their tireless and persistent professionalism. Our thanks also must go to the Department's former director, Ruth D. Harrison, who placed accreditation as the Department's top priority in 1986.

Detailed information regarding the activities of each division during 1989 appear in the schedules and reports that follow.



MEMBERS OF THE DEPARTMENT

Mark Hastin, Chairman
Indianapolis
Representing Banking Industry

Eugene H. Deutsch
Munster
Member at Large

R. Douglas Grant
Warsaw
Representing Banking Industry

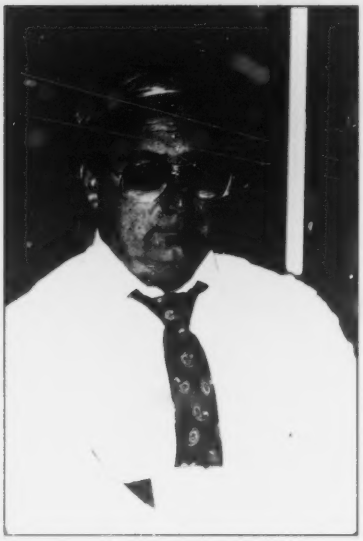
Dee L. Godme
Indianapolis
Representing Credit Union Industry

Roy W. Haley
Evansville
Representing Consumer Credit Industry

John M. House
Indianapolis
Member at Large

W. Paul Wolf
Ft. Wayne
Representing Savings & Loan Industry

EXECUTIVE COMMITTEE



J. Philip Goddard
Chief Counsel

Donald E. Husk
Deputy Director
Depository Institutions

John E. Simmonds
Deputy Director
Administration

THE DEPARTMENT OF FINANCIAL INSTITUTIONS

Charles W. Phillips, Director

DIVISION OF BANKS AND TRUST COMPANIES

Donald E. Husk, C.F.E., Deputy Director
Randall L. Rowe, Bank Supervisor
James M. Cooper, Administrative Assistant to Deputy Director
Douglas H. Tussey, Chief Review Examiner
Richard L. Gast, Senior Review Examiner
Richard C. Nelson, Senior Review Examiner
Gregory E. Younce, Senior Bank Analyst
John Schroeder, Senior Bank Analyst

DISTRICT FIELD STAFF

DISTRICT #1

David H. Hoeferkamp, Supervisor
Kay Bradtmiller, III
Debbie LaBrash, IV
James McQueary, IV
Jerrie D. Mines, IV
Stacey Myers, IV
Burl H. Thornton, IV
Edward S. Tokarek, IV

DISTRICT #2

Paul G. Brockman, Supervisor
Larry J. Babb, I
Edward R. Carr, II
Kevin A. Linehan, II
Joni S. Summe, II
Marc A. Ward, II
Jacob Swanson, III

DISTRICT #3

Mark A. Moreland, Supervisor
Lee T. Reid, WLII
Gina Williams, I
Stanley Finkton, Jr., II
Scott A. Hines, II
Jerry L. Daniel, III
Robert J. Gorczyca, III
J. Thomas Kosar, III
Eric D. Roberts, III

DISTRICT #4

Eric S. Neal, Supervisor
Paul Callis, II
Andrew F. Ward, II
Stephen T. Boone, III
Linda J. Gray, III
Duane K. Hanni, III
Jeffrey S. Main, III
Bradley Meloche, III
Edward A. Skarbeck, III
Michael Pons, IV

TRUST STAFF

Mark, Gray, Supervisor
Kirk Schreiber, II
Jeffery S. Kropschot, III
Stacey L. Bostock, III
Benjamin J. Jacquay, IV
Darla J. Lictenberger, IV

EDP EXAMINERS

David L. Heimburger, Field Supervisor
Kenneth H. Granger, II
James K. Low, II
A. Blair Holder, IV

Roman Numerals denote field examiner level. "WL" denotes Work Leader

DIVISION OF BUILDING & LOAN ASSOCIATIONS
AND
DIVISION OF CREDIT UNIONS

Mark K. Powell, Supervisor
Lloyd D. Nugent, Field Examiner Supervisor

Sherry A. Wertz, I
Rebecca Banta, II
John D. Heckard, II
David D. Pogue, II
Daniel T. Burkman, II
Rebekah J. Hughes, III
Gloria A. Thomson, III

DIVISION OF CONSUMER CREDIT

Robert E. Haler, Asst. to Deputy Director
Donna R. Kaye, Administrative Assistant

CONSUMER CREDIT EXAMINATION STAFF

Rick A. Bane, Supervisor
Maurice Beavers, Supervisor
Donald H. Herrmann, Supervisor
Robert W. Benbow, WLII
Charles L. Murray, WLII
John R. Thompson, WLII
Phyllis Doerflinger, II
James D. Harrell, II
Edward J. Lay, II
Mark B. Tarpey, II
Robert E. Thompson, II
Ned W. Brown, III
Stephen B. Burris, III
George M. Hicks, III
LeRoy H. Janz, III

DIVISION OF EDUCATION

William D. Tichenor, Education Supervisor
Vicki E. Overley, II
Robert L. Farris, III
John N. Sigman, III
Richard F. Walden, III
Merle Grigsby, IV

LEGAL DIVISION

J. Philip Goddard, Chief Counsel

DIVISION OF ADMINISTRATION

John E. Simmonds, Deputy Director
Charles T. Stumpf, C.P.A., Administrative Assistant
Phyllis E. Humphrey, Program Director
Paul D. Larson, Data Systems Coordinator
Samuel R. Laubscher, Supervisor - Central Data Processing
Susan E. Schluttenhofer, Data Systems Specialist
Lisa A. Shirar, Field Training Coordinator

OFFICE STAFF

Marilyn J. Anderson
Ronda K. Bailey
Phyllis A. Brouse
Michelle A. Cline
Donetta J. Cooke
Gloria L. Donley
Darla K. Neese
Virginia K. Pickard
Sharon J. Remick
Karen S. Reuter
Virginia M. Stowers

THE DEPARTMENT OF FINANCIAL INSTITUTIONS

The Department of Financial Institutions was created by the Indiana Financial Institutions Act of 1933. This act commissioned the Department with the responsibility for supervising commercial banks, trust companies, private banks, savings banks, building and loan associations, credit unions and finance companies incorporated under the laws of the state of Indiana. Since that time the scope of the regulatory responsibilities with which the Department has been charged has been broadened to include the supervision of pawnbrokers, licensees under the Uniform Consumer Credit Code, industrial loan and investment companies, currency exchanges, budget service companies and rental-purchase agreement companies.

The management and policy making power of the Department is vested in a bipartisan board of seven Members who are appointed by the Governor. Indiana law requires that two of the Members shall be persons of practical experience at the executive level of a bank or trust company; one Member shall be a person of practical experience at the executive level of a building and loan association; one Member shall be a person of practical experience at the executive level of a state licensed and supervised consumer loan business; and one member shall be a person of practical experience at the executive level of a state chartered credit union. In the appointment of the other two Members of the Department, the Governor shall have due regard to a fair representation of the agricultural, industrial, commercial and consumer interests of the state.

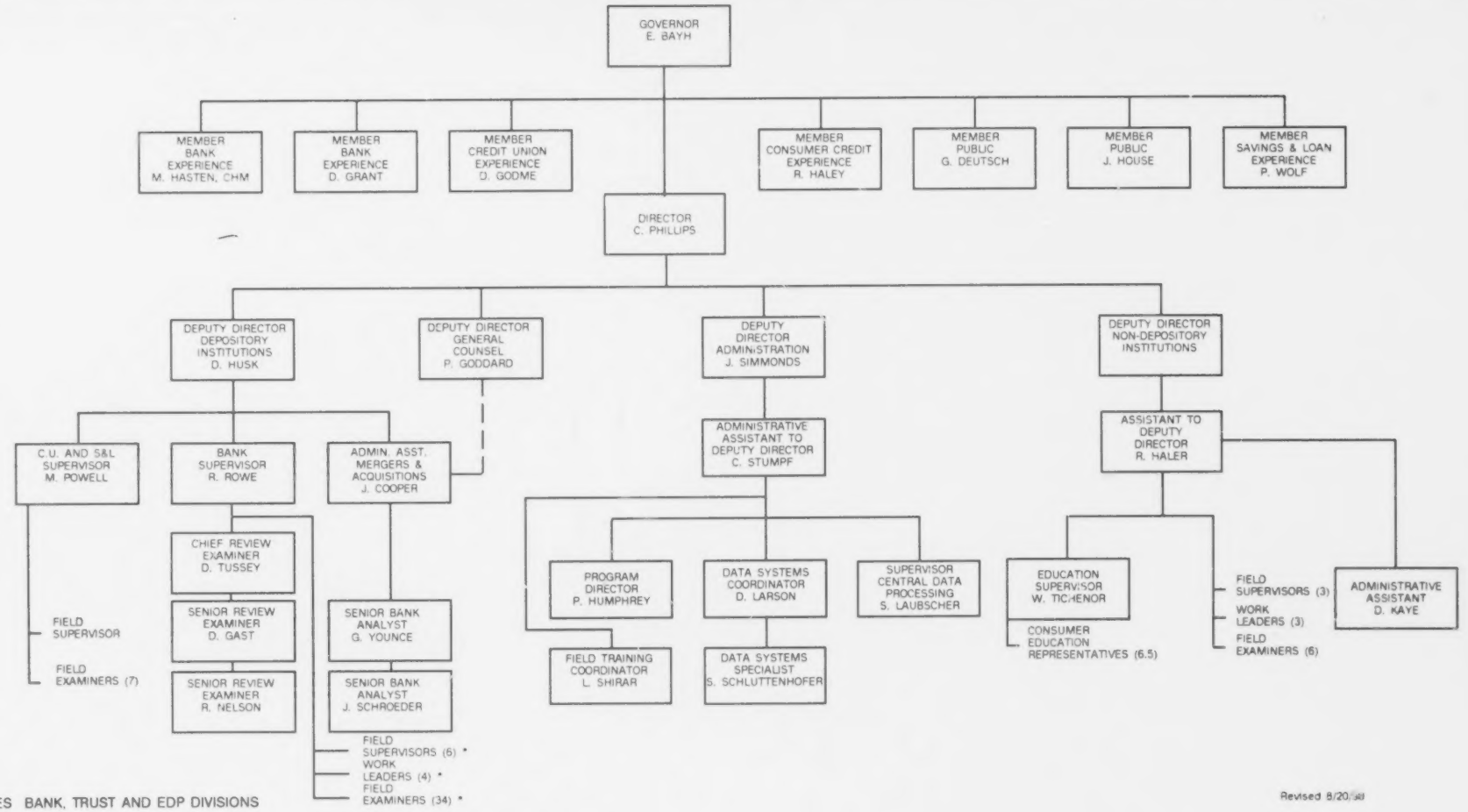
The chief executive and administrative officer of the Department is the Director. The Director is responsible for the administration of the policies established by the Members and all applicable legislative actions or policies. The Director exercises general supervisory control over the work of the Department, including its staff of deputies, supervisors, examiners and administrative personnel.

The Department works directly with the institutions it regulates and through examination and supervisory activity, endeavors to assure the public of adequate and proper services from such institutions. It seeks to assure the protection of the interests of depositors, borrowers, shareholders and consumers.

Within the Department there are seven divisions, each under the direct control of a supervisor. These are the Division of Banks and Trust Companies, Division of Building and Loan Associations, Division of Consumer Credit, Division of Credit Unions, Division of Administration, Division of Electronic Data Processing and Division of Liquidation. The Division of EDP was created to assist the other divisions in the examination process and in the programming of all data processing. The Division of Liquidation is supervised by the Director.

The Department is a self-supporting branch of state government and none of its operating expenditures are funded by general tax funds. Revenue is derived solely from supervision, examination and license fees which are assessed to those financial institutions which are regulated by the Department.

DEPARTMENT OF FINANCIAL INSTITUTIONS



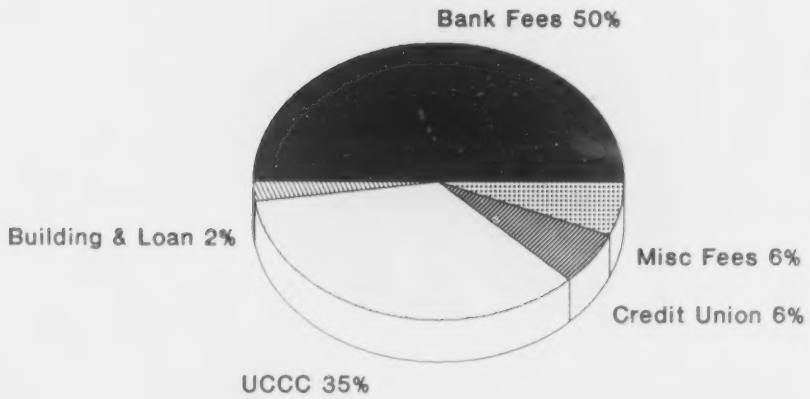
* INCLUDES BANK, TRUST AND EDP DIVISIONS

Revised 8/20/80

REVENUE AND EXPENDITURES

	1988	1989
Fund Balance, July 1	$854,235.10	$796,700.26
Encumbrances	336,746.13	144,855.72
Cash Balance	$1,190,981.23	$941,555.98
REVENUES:		
Special Fees	(739.44)	
Bank Fees	2,287,732.37	2,371,655.91
Building & Loan Examination Fees	142,009.60	112,214.55
Credit Union Examination Fees	296,745.31	296,932.90
Currency Exchange License & Agent Fees	2,300.00	4,770.00
Pawnbroking Licensing Fees	4,310.00	3,250.00
Miscellaneous Fees	301,451.01	297,573.83
Budget Service Company Fees	925.00	800.00
Uniform Consumer Credit Code Fees	1,631,165.00	1,642,126.00
Rental/Purchase License		14,400.00
TOTAL REVENUE	$4,665,898.85	$4,743,723.19
TOTAL CASH & REVENUE	$5,856,880.08	$5,685,279.17
EXPENDITURES		
Personal Services	$3,460,462.57	$3,589,625.00
Services Other Than Personal	83,185.36	81,631.55
Services by Contract	132,866.06	152,275.38
Office Supplies	21,362.95	19,367.90
Equipment/EDP Development	162,805.60	152,220.13
Travel-In-State	717,314.11	714,333.67
Travel-Out-Of-State	63,335.96	13,306.82
Personnel Development & In State\Out of State Training	5,171.49	69,094.90
Rebates of Fees	268,820.00	
Miscellaneous		483.31
TOTAL EXPENDITURES	$4,915,324.10	$4,792,338.66
Actual Operating Revenue or (Loss)	($249,425.25)	($48,615.47)
Cash Balance, June 30	$941,555.98	$892,940.51
Less Encumbrances	144,855.72	34,463.15
Fund Balance, June 30	$769,700.26	$858,477.36
Encumbrances	144,855.72	34,463.15
	$941,555.98	$892,940.51

RECEIPTS FOR 1989



SOURCE OF FUNDS FOR THE
DFI OPERATING BUDGET

Gina Williams, Senior Bank Examiner, reviews a loan printout at one of Indiana's state chartered banks.

DIVISION OF BANKS AND TRUST COMPANIES

The Bank and Trust Division continues to improve and adjust regulatory and supervisory procedures to respond to the structural consolidation of the banking industry which originated with Senate Bill #1 in 1985. The Department of Financial Institutions continues to improve its coordinating efforts with other State and Federal Regulatory Agencies to enhance the effectiveness of our supervision and regulation of Indiana and Regional Multi-Bank Holding Company Affiliated Banks. DFI feels that the coordinated examination effort for MBHC affiliates reduces the regulatory burden for these holding companies.

The overall financial condition of the approximately 230 state chartered banks continues to improve with over 93% receiving a CAMEL rating of "1" or "2" at the last examination. The continued utilization of the internal Early Warning System which screens banks quarterly based on Capital Adequacy, Asset Quality, Earnings, Liquidity and Asset Growth serves as an effective supplement to the Department's on site examinations.

In addition to commercial bank consolidations, Indiana is also experiencing the formation of new trust company charters, national bank conversions, and transfers of affiliated trust activities to centralized locations in newly formed trust companies or affiliated banks.

Training efforts for the examination staff will be expanded through professional education programs. The Department has recently established the position of Field Training Specialist. This individual will spend most of his/her time in the field, training examiners one-on-one in specific areas of the examination process and in the use of personal computers. Reducing costs associated with the Department's continuing training effort is a goal. Moving to internal training programs, using in-house training expertise is in progress and should eventually replace more expensive and less effective external training sources presently utilized.

There have been significant changes in the financial industry the past several years. During this time, the Department has worked diligently to develop systems and procedures to efficiently and effectively fulfill statutory responsibilities, while providing a beneficial service to the banking consumers in the State of Indiana.

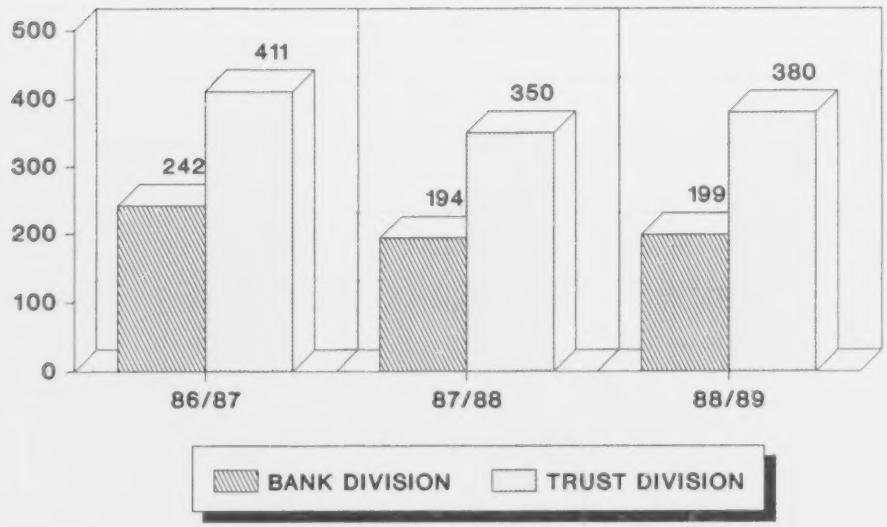
ELECTRONIC DATA PROCESSING

During the past year, the EDP Examination function has been reorganized and is now under the Bank Division. This reorganization will assist in the scheduling of examinations and will allow the cross training of examiners. The EDP examination is a very specialized evaluation; however, it is believed that with a greater understanding of the commercial examination, the EDP examiners will be prepared to perform an analysis of a financial institution's data center or outside servicer from a different perspective.

Many data centers have advised us of their appreciation for the way the EDP evaluations have been conducted. This positive approach to EDP examinations will continue. As always, criticism will be given when necessary; however, sharing information and providing possible alternatives to problem areas has demonstrated beneficial results to the data centers and the examination staff as well.

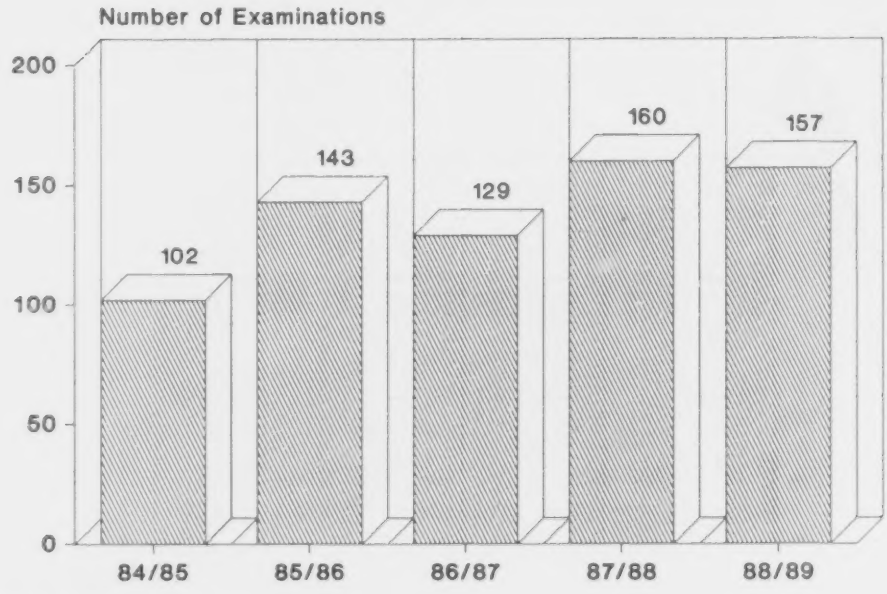
Uniform performance ratings assigned to the data centers reveal that over two-thirds of the centers receive a rating of "2", indicating satisfactory operations.

EXAMINATIONS
BANK & TRUST DIVISIONS



Charts reflect Fiscal Year Activity

EDP EXAMINATIONS



Charts reflect Fiscal Year Activity

SCHEDULE A

SUMMARY OF REPORTS OF CONDITION OF FOUR INDUSTRIAL LOAN AND INVESTMENT COMPANIES
ISSUING CERTIFICATES OF INVESTMENT OF INDEBTEDNESS AS OF DECEMBER 31, 1989
(AMOUNTS ROUNDED TO NEAREST THOUSAND)

	12/31/89	12/31/88	12/31/87	12/31/86	12/31/85
ASSETS:					
Loans and Discounts	120,642	110,268	267,928	249,040	285,557
Less: reserve for possible loan losses	1,686	1,540	5,128	3,798	4,337
Loans Net	118,956	108,728	262,800	245,242	281,220
United States Goverment Obligations	2,828	250	35,474	31,332	9,778
Other Bonds and Securities	60	545	44,126	80,033	48,995
Certificates of Deposit	0	0	0	1,500	100
Cash on Hand and Due from banks	5,642	5,867	15,261	12,644	11,876
Real Estate used in business	1,222	1,180	5,017	6,242	6,844
Furniture and Fixtures, etc.	241	252	1,318	204	3,500
Other Real Estate	334	205	6,523	239	133
Prepaid Expenses	349	293	454	400	278
Accounts Receivable	1,261	983	140	117	73
Deferred Charges	403	468	146	603	1,106
Other Assets	45	27	8,177	12,801	21,749
TOTAL ASSETS	131,341	118,798	379,436	391,357	385,712
Unhypothecated Certificates of Investment	103,658	93,132	335,333	343,826	338,841
Notes Payable	13	14	0	0	87
Accounts Payable	420	97	931	261	994
Unearned Discount	8,269	8,064	7,022	9,508	9,260
Accrued Expenses	204	194	1,220	277	488
Dealers' Reserve	172	128	128	122	128
Reserve for Taxes,Interest,ect.	423	435	660	444	1,920
Other Liabilities	0	0	676	736	343
TOTAL LIABILITIES	113,159	102,064	345,970	355,174	352,061
CAPITAL ACCOUNT:					
Subordinated notes and debentures	0	0	1,565	1,558	1,580
Common Stock	409	409	1,519	1,519	1,519
Surplus	6,416	6,331	12,470	12,470	11,645
Undivided Profits	11,357	9,994	17,912	20,636	18,907
TOTAL CAPITAL ACCOUNT	18,182	16,734	33,466	36,183	33,651
TOTAL LIABILITIES AND CAPITAL ACCOUNT	131,341	118,798	379,436	391,357	385,712
1. OPERATING INCOME					
a. Interest and fees on loans	15,269	13,893	33,358	40,203	44,816
b. Interest on U.S. Treasury securities	139	184	2,625	2,596	949
c. Interest on States and political subdivisions	2	6	10	10	142
d. Income from other securities	61	0	4,179	4,689	5,193
e. Other service charges, commissions and fees	130	121	1,646	369	98
f. Other operating income	32	39	1,077	1,671	4,466
TOTAL OPERATING INCOME	15,633	14,243	42,895	49,538	55,664

SCHEDULE A

SUMMARY OF REPORTS OF CONDITION OF FOUR INDUSTRIAL LOAN AND INVESTMENT COMPANIES
ISSUING CERTIFICATES OF INVESTMENT OF INDEBTEDNESS AS OF DECEMBER 31, 1989
(AMOUNTS ROUNDED TO NEAREST THOUSAND)

	12/31/89	12/31/88	12/31/87	12/31/86	12/31/85
2. OPERATING EXPENSES:					
a. Salaries and employee benefits	2,243	2,103	5,942	6,192	6,481
b. Interest on unhypothecated certificates over $100,000	1,294	1,051	1,347	1,381	1,359
c. Interest on other savings accounts	6,458	5,259	23,242	26,806	29,922
d. Advertising	155	188	978	1,011	1,037
e. Interest on subordinated notes and debentures	0	0	129	138	40
f. Interest on demand notes, ect.	1	0	14	4	9
g. Occupancy expenses	257	310	1,466	1,400	810
h. Provision for possible loan losses	813	743	3,038	1,842	2,898
i. Other operating expenses	1,986	1,517	10,008	6,416	5,249
TOTAL OPERATING EXPENSES	13,207	11,171	46,164	45,190	47,805
3. INCOME BEFORE TAXES, ETC.	2,426	3,072	(3,269)	4,348	7,859
4. APPLICABLE INCOME TAXES	970	1,208	(1,293)	2,328	3,708
5. INCOME BEFORE SECURITIES GAINS OR (LOSSES)	1,456	1,864	(1,976)	2,020	4,151
6. SECURITIES GAINS OR (LOSSES)	0	0	(448)	809	251
7. NET INCOME	1,456	1,864	(2,424)	2,829	4,402
CHANGES IN EQUITY CAPITAL					
1. Balance end of previous year	16,676	14,870	34,091	31,392	31,921
2. Adjustments	0	0	11	11	(66)
3. Adjusted balance end of previous year	16,676	14,870	34,080	31,381	31,855
4. Retirement of capital	0	0	0	0	0
5. Net Income - (loss)	1,456	1,864	(2,594)	2,829	4,402
6. Other increase - (decreases)	0	0	0	0	(2,606)
7. Balance end of current period	18,132	16,734	31,486	34,210	33,651

INDUSTRIAL LOANS AND INVESTMENT COMPANIES
ISSUING CERTIFICATES OF INVESTMENT

Name	Location
Evansville Morris Plan/Thrift, Inc.	Evansville (Two city branches)
Fidelity Investment, Inc.	South Bend (Branch in Mishawaka)
The Morris Plan Company of Terre Haute, Inc.	Terre Haute
Thrift, Incorporated	Evansville (Currently is not operational the charter is Dormant)

CHANGE IN THE STATUS OF BANKS
JULY 1, 1988 TO DECEMBER 31, 1989

BANK NAME	CITY	ADDRESS/CITY OR REMARKS	COUNTY	DATE
		SECTION I-NEW BANKS		
NONE				
		SECTION II-INTERIM BANKS ESTABLISHED		
FMC MERGER BANK	PENDLETON	100 WEST STATE STREET, P.O. BOX 210	MADISON	07/13/88
SARATOGA INTERIM BANK	SARATOGA	105 WEST MAIN STREET, P.O. BOX 38	RANDOLPH	08/05/88
PEOPLE'S TRUST COMPANY	VERSAILLES	1012 U. S. HIGHWAY 421 SOUTH	RIPLEY	08/15/88
WASHINGTON COUNTY BANK	SALEM	ONE PUBLIC SQUARE, P.O. BOX 365	WASHINGTON	08/24/88
FARMERS INTERIM BANK	LOSANTVILLE	MAIN AND VINE STREETS, P.O. BOX 6	RANDOLPH	09/24/88
SUMMIT BANK OF INDIANAPOLIS	INDIANAPOLIS	110 EAST WASHINGTON STREET	MARION	12/02/88
F & M INTERIM BANK	FORT BRANCH	801 EAST MULBERRY STREET, P.O. BOX D	GIBSON	12/15/88
FFB MERGER BANK	UNION CITY	211 WEST PEARL STREET, P.O. BOX 447	RANDOLPH	04/03/89
RISING SUN ACQUIRING STATE BANK	RISING SUN	MAIN AND WALNUT STREETS, P.O. BOX 8	OHIO	07/14/89
ALEXANDRIA ACQUIRING STATE BANK	ALEXANDRIA	111 NORTH HARRISON STREET, P.O. BOX 145	MADISON	08/09/89
		SECTION III-NEW TRUST COMPANIES		
INDIANA TRUST & INVESTMENT MNGT COMPANY	MISHAWAKA	3930 EDISON LAKES PARKWAY, SUITE 250, BOX 5149	ST. JOSEPH	01/04/89
STAR TRUST COMPANY	MARION	1900 WEST 300 SOUTH, P.O. BOX 967	GRANT	05/15/89
		SECTION IV-BANKS CLOSED		
LIBERTY BANK AND TRUST COMPANY	WARSAW	DECLARED UNSAFE AND UNSOUND AND IN IMMINENT DANGER OF INSOLVENCY AND CLOSED BY THE DEPARTMENT. THE FDIC WAS APPOINTED RECEIVER. THE ASSETS WERE PURCHASED AND THE LIABILITIES ASSUMED BY TRUSTCORP BANK, GOSHEN, INDIANA.		10/03/88
IMPC BANK	INDIANAPOLIS	INSTITUTION REQUESTED AND CONSENTED TO LIQUIDATION, WHEREBY, THE ASSETS WERE SOLD AND CERTAIN LIABILITIES WERE TRANSFERRED TO SUMMIT BANK OF INDIANAPOLIS, INDIANA		12/02/88
		SECTION V-IN-COUNTY BRANCHES AUTHORIZED AND OPENED		
PEOPLE'S BANK AND TRUST COMPANY	MOUNT VERNON	1320 NORTH MAIN STREET, MOUNT VERNON	POSEY	08/08/88
FIRST STATE BANK OF MIDDLEBURY	MIDDLEBURY	201 NORTH MAIN STREET, GOSHEN	ELKHART	08/22/88
ANDERSON BANKING COMPANY	ANDERSON	228 SOUTH PENDLETON AVENUE, PENDLETON	MADISON	09/19/88
CITIZENS BANK OF VINCENNES	VINCENNES	2421 NORTH SIXTH STREET, VINCENNES	KNOX	09/30/88
THE MERCHANTS BANK AND TRUST COMPANY	WEST HARRISON	888B GREEN BOULEVARD, AURORA	DEARBORN	10/03/88
STATE BANK OF SYRACUSE	SYRACUSE	STATE ROAD 13 SOUTH & SOUTH STREET, NORTH WEBSTER	KOSCIUSKO	12/22/88
LAFAYETTE BANK AND TRUST COMPANY	LAFAYETTE	3501 STATE ROAD 26 EAST, LAFAYETTE	TIPPECANOE	01/13/89
UNION TRUST BANK	UNION CITY	STATE ROADS 27 & 32, WINCHESTER	RANDOLPH	01/16/89
FIFTH THIRD BANK OF SOUTHEASTERN IND.	GREENSBURG	80 GREENSBURG CROSSING, GREENSBURG	DECATUR	02/09/89
THE RIPLEY COUNTY BANK	OSGOOD	CARR AND FRANKLIN STREETS, MILAN	RIPLEY	03/01/89
FARMERS STATE BANK	LAGRANGE	103 NORTH HIGHWAY 9, HOWE	LAGRANGE	04/06/89
FIRST OF AMERICA BANK-INDIANAPOLIS	INDIANAPOLIS	5520 GEORGETOWN ROAD, INDIANAPOLIS	MARION	04/10/89
THE BARGERSVILLE STATE BANK	GREENWOOD	215 U. S. 31 NORTH, NEW WHITELAND	JOHNSON	05/16/89

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BANK NAME	CITY	ADDRESS/CITY OR REMARKS	COUNTY	DATE
FIRST STATE BANK	BRAZIL	502-504 MAIN STREET, CLAY CITY	CLAY	05/22/89
THE PEOPLES SAVINGS BANK OF EVANSVILLE	EVANSVILLE	4600 WASHINGTON AVENUE, EVANSVILLE	VANDERBURGH	06/05/89
SUMMIT BANK	FORT WAYNE	5745 FALLS DRIVE, FORT WAYNE	ALLEN	06/12/89
THE PEOPLES SAVINGS BANK OF EVANSVILLE	EVANSVILLE	3700 FIRST AVENUE, EVANSVILLE	VANDERBURGH	06/15/89
BANK OF HIGHLAND	HIGHLAND	350 U. S. HIGHWAY 30 WEST, SCHERERVILLE	LAKE	06/19/89
LINDEN STATE BANK	LINDEN	1408 DARLINGTON AVENUE, CRAWFORDSVILLE	MONTGOMERY	07/06/89
THE NORTH SALEM STATE BANK	NORTH SALEM	704 WEST MAIN STREET, DANVILLE	HENDRICKS	09/11/89
TRUSTCORP BANK, SOUTH BEND	SOUTH BEND	3602 SOUTH IRONWOOD DRIVE, SOUTH BEND	ST. JOSEPH	09/22/89
FARMERS STATE BANK	MENTONE	204 MAIN STREET, LEESBURG	KOSCIUSCKO	10/30/89
FIRST OF AMERICA BANK-INDIANAPOLIS	INDIANAPOLIS	5900 WEST 71ST STREET, INDIANAPOLIS	MARION	11/06/89
1ST SOURCE BANK	SOUTH BEND	6909 NORTH GRAPE ROAD, MISHAWAKA	ST. JOSEPH	11/15/89
HENDRICKS COUNTY BANK AND TRUST COMPANY	BROWNSBURG	5201 EAST U. S. 36, DANVILLE	HENDRICKS	11/20/89
UNION STATE BANK	CARMEL	7270 EAST 116TH STREET, FISHERS	HAMILTON	11/27/89
CITIZENS BANK	MOORESVILLE	1604 SOUTH OHIO STREET, MARTINSVILLE	MORGAN	12/04/89
THE PEOPLES SAVINGS BANK OF EVANSVILLE	EVANSVILLE	4520 LLOYDS EXPRESSWAY, EVANSVILLE	VANDERBURGH	12/05/89
BLOOMFIELD STATE BANK	BLOOMFIELD	1450 NORTHEAST "A" STREET, LINTON	GREENE	12/18/89
STAR FINANCIAL BANK, MUNCIE	MUNCIE	3901 NORTH BROADWAY, MUNCIE	DELAWARE	12/28/89

SECTION VI-CONTIGUOUS COUNTY BRANCHES
AUTHORIZED AND OPENED

STATE BANK OF LIZTON	LIZTON	33 BRUSH STREET, JAMESTOWN	BOONE	07/18/88
VALLEY AMERICAN BANK & TRUST COMPANY	SOUTH BEND	1419 NORTH MICHIGAN STREET, PLYMOUTH	MARSHALL	08/08/88
PEOPLE'S TRUST COMPANY	VERSAILLES	133 CLIFTY DRIVE, MADISON	JEFFERSON	10/14/88
CITIZENS STATE BANK OF NEW CASTLE	NEW CASTLE	1802 NORTH MAIN STREET, RUSHVILLE	RUSH	11/07/88
SPRINGS VALLEY BANK & TRUST COMPANY	FRENCH LICK	1500 MAIN STREET, JASPER (NEW DRIVE-UP)	DUBOIS	12/12/88
MORGAN COUNTY BANK & TRUST COMPANY	EMINENCE	3866 WEST THIRD STREET, BLOOMINGTON	MONROE	03/13/89
MORGAN COUNTY BANK & TRUST COMPANY	EMINENCE	116 SOUTH WALNUT STREET, BLOOMINGTON	MONROE	03/13/89
MORGAN COUNTY BANK & TRUST COMPANY	EMINENCE	965 COLLEGE MALL ROAD, BLOOMINGTON	MONROE	03/13/89
MORGAN COUNTY BANK & TRUST COMPANY	EMINENCE	2421 SOUTH WALNUT STREET, BLOOMINGTON	MONROE	03/13/89
THE FIRST BANK OF WHITING	WHITING	1802 NORTH CALUMET AVENUE, VALPARAISO	PORTER	03/20/89
PEOPLES LOAN & TRUST BANK	WINCHESTER	1010 SOUTH "A" STREET, RICHMOND	WAYNE	03/27/89
SUMMIT BANK OF CLINTON COUNTY	FRANKFORT	7 SAGAMORE PARKWAY SOUTH, LAFAYETTE	TIPPECANOE	04/17/89
PEOPLE'S TRUST COMPANY	BROOKVILLE	STATE ROADS 1 AND 46, ST. LEON	DEARBORN	04/28/89
THE CAMPBELL AND FETTER BANK	KENDALLVILLE	2023 LINCOLNWAY EAST, GOSHEN	ELKHART	06/15/89
INB BANKING COMPANY	JEFFERSONVILLE	802 HIGHLANDER POINT DRIVE, FLOYDS KNOBS	FLOYD	08/29/89
FIRST OF AMERICA BANK-INDIANAPOLIS	INDIANAPOLIS	1305 SOUTH RANGELINE ROAD, CARMEL	HAMILTON	09/05/89
LAKE CITY BANK	WARSAW	1004 NORTH CASS STREET, WABASH	WABASH	09/07/89
NORCEN BANK	CULVER	12455 ADAMS ROAD, GRANGER	ST. JOSEPH	09/25/89
FIFTH THIRD BANK OF CENTRAL INDIANA	NEW PALESTINE	9365 EAST WASHINGTON STREET, INDIANAPOLIS	MARION	10/02/89
SALIN BANK	CAMDEN	330 NORTH CREASY LANE, LAFAYETTE	TIPPECANOE	10/09/89
THE GARRETT STATE BANK	GARRETT	MILL LAKE & COLDWATER ROADS, FORT WAYNE	ALLEN	10/18/89
THE FRIENDSHIP STATE BANK	FRIENDSHIP	12933 LENOVER STREET, DILLSBORO	DEARBORN	10/23/89
HERITAGE BANK & TRUST COMPANY	DARLINGTON	811 NORTH CREASY LANE, LAFAYETTE	TIPPECANOE	10/28/89
DUPONT STATE BANK	DUPONT	14-1 PIKE STREET, VERNON	JENNINGS	10/30/89
FIFTH THIRD BANK OF CENTRAL INDIANA	NEW PALESTINE	9245 NORTH MERIDIAN STREET, INDIANAPOLIS	MARION	12/04/89
AMERITRUST BANK, MORGAN COUNTY	MARTINSVILLE	418 COLLEGE MALL ROAD, BLOOMINGTON	MONROE	12/06/89

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BANK NAME	CITY	ADDRESS/CITY OR REMARKS	COUNTY	DATE
FIFTH THIRD BANK OF CENTRAL INDIANA	NEW PALESTINE	120 MONUMENT CIRCLE, INDIANAPOLIS	MARION	12/18/89
		SECTION VII-BRANCHES BY ACQUISITION		
FIRST BANK	ROCHESTER	121 WEST ROCHESTER STREET, AKRON	FULTON	09/08/88
		STATE HIGHWAY 25 (MAIN STREET), FULTON	FULTON	09/08/88
		130 EAST 18TH STREET, ROCHESTER	FULTON	09/08/88
TRUSTCORP BANK, GOSHEN	GOSHEN	27 NORTH MAIN STREET, LEITERS FORD	FULTON	10/03/88
		913 MAIN STREET, ROCHESTER	FULTON	10/03/88
		CAMELOT SQUARE, NORTH WEBSTER	KOSCIUSKO	10/03/88
		120 SOUTH LAKE STREET, WARSAW	KOSCIUSKO	10/03/88
SUMMIT BANK OF INDIANAPOLIS	INDIANAPOLIS	9991 EAST WASHINGTON STREET, INDIANAPOLIS	MARION	12/02/88
		4618 WEST 38TH STREET, INDIANAPOLIS	MARION	12/02/88
		2020 EAST SOUTH COUNTY LINE ROAD, INDIANAPOLIS	MARION	12/02/88
		6028 EAST 82ND STREET, INDIANAPOLIS	MARION	12/02/88
		5936 CRAWFORDSVILLE ROAD, INDIANAPOLIS	MARION	12/02/88
		5505 NORTH KEYSTONE AVENUE, INDIANAPOLIS	MARION	12/02/88
		10869 PENDLETON PIKE, INDIANAPOLIS	MARION	12/02/88
		1202 NORTH ARLINGTON AVENUE, INDIANAPOLIS	MARION	12/02/88
		4141 SOUTH EAST STREET, INDIANAPOLIS	MARION	12/02/88
FIFTH THIRD BANK OF SOUTHEASTERN IND.	GREENSBURG	ONE SHOPPING VILLAGE, BATESVILLE	RIPLEY	01/16/89
		FAULKNER AND SOUTH FRANKLIN STREET, MILAN	RIPLEY	01/16/89
SALIN BANK	CAMDEN	MICHIGAN ROAD, BURLINGTON	CARROLL	01/31/89
		STATE ROAD 421 WEST, DELPHI	CARROLL	01/31/89
INB BANKING COMPANY	JEFFERSONVILLE	109 NORTH CAPITAL AVENUE, CORYDON	HARRISON	04/01/89
		STATE HIGHWAYS 135 AND 137, CORYDON	HARRISON	04/01/89
		CHESTNUT AND WATER STREETS, CORYDON	HARRISON	04/01/89
		STATE HIGHWAYS 135 AND 64, NEW SALISBURY	HARRISON	04/01/89
FARMERS STATE BANK	LIBERTY	6 SOUTH MAIN STREET, CARTHAGE	RUSH	04/21/89
		MAIN STREET, MAYS	RUSH	04/21/89
		BROOKVILLE STREET, WEST COLLEGE CORNER	UNION	04/21/89
PEOPLE'S TRUST COMPANY	ARLINGTON	S.R. 101 AND RESERVOIR HILL ROAD, BROOKVILLE	FRANKLIN	05/05/89
		527 MAIN STREET, BROOKVILLE	FRANKLIN	05/05/89
		1150 STATE ROAD 229 NORTH, BATESVILLE	RIPLEY	05/05/89
		PEARL AND WASHINGTON STREETS, LAUREL	FRANKLIN	05/05/89
		MAIN STREET, OLDENBURG	FRANKLIN	05/05/89
		STATE ROADS 1 AND 46, ST. LEON	DEARBORN	05/05/89
		1012 U. S. HIGHWAY 421 SOUTH, VERSAILLES	RIPLEY	05/05/89
		125 NORTH WASHINGTON STREET, VERSAILLES	RIPLEY	05/05/89
		STATE ROAD 129, CROSS PLAINS	RIPLEY	05/05/89
		133 CLIFTY DRIVE, MADISON	JEFFERSON	05/05/89
		402 FERRY STREET, VEVAY	SWITZERLAND	05/05/89
THE MADISON BANK AND TRUST COMPANY	MADISON	MAIN AND WALNUT STREETS, RISING SUN	OHIO	09/29/89
ANDERSON BANKING COMPANY	ANDERSON	111 NORTH HARRISON STREET, ALEXANDRIA	MADISON	12/11/89
		1202 LINCOLN AVENUE, ALEXANDRIA	MADISON	12/11/89
		2940 NORTH BROADWAY, ANDERSON	MADISON	12/11/89
SUMMIT BANK OF INDIANAPOLIS	INDIANAPOLIS	100 WEST MAIN CROSS STREET, EDINBURGH	JOHNSON	11/30/89
		1701 EAST KING STREET, FRANKLIN	JOHNSON	11/30/89
		322 SOUTH MAIN STREET, SHERIDAN	HAMILTON	12/29/89

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BANK NAME	CITY	ADDRESS/CITY OR REMARKS	COUNTY	DATE
		11592 WESTFIELD BOULEVARD, CARMEL	HAMILTON	12/29/89
		SECTION VIII-AUTOMATED TELLER MACHINES		
THE DALE STATE BANK	DALE	5 NORTH WASHINGTON STREET, DALE (MAIN OFFICE)	SPENCER	07/06/88
LAFAYETTE BANK AND TRUST COMPANY	LAFAYETTE	1402 WEST STATE STREET, WEST LAFAYETTE	TIPPECANOE	07/15/88
FARMERS STATE BANK	ROCKPORT	421 MAIN STREET, ROCKPORT (MAIN OFFICE DRIVE-UP)	SPENCER	08/29/88
PEOPLE'S TRUST COMPANY	BROOKVILLE	S.R. 101 & RESERVOIR HILL ROAD, BROOKVILLE (M.O.)	FRANKLIN	10/14/88
PEOPLE'S TRUST COMPANY	BROOKVILLE	PEOPLES PLAZA, BOX 239, BATESVILLE (BRANCH OFF.)	RIPLEY	10/20/88
FIRST FARMERS STATE BANK	SULLIVAN	15 SOUTH MAIN STREET, SULLIVAN (MAIN O. DRIVE-UP)	SULLIVAN	11/23/88
ELSTON BANK & TRUST COMPANY	CRAWFORDSVILLE	R.R. DONNELLEY & SONS, S. PLANT, CRAWFORDSVILLE	MONTGOMERY	12/01/88
BANK OF REYNOLDS	REYNOLDS	302 NORTH BLUFF STREET, MONTICELLO (BRANCH SITE)	WHITE	12/21/88
LAFAYETTE BANK AND TRUST COMPANY	LAFAYETTE	1650 LILLY ROAD, SHADELAND	TIPPECANOE	01/20/89
THE FIRST BANK OF WHITING	WHITING	1802 NORTH CALUMET AVENUE, VALPARAISO	PORTER	01/20/89
ARLINGTON STATE BANK	ARLINGTON	U. S. 52 & COUNTY ROAD 35 S., RUSHVILLE (BRANCH)	RUSH	02/16/89
PEOPLE'S TRUST COMPANY	VERSAILLES	133 CLIFTY DRIVE, MADISON (BRANCH SITE)	JEFFERSON	02/16/89
FARMERS BANK AND TRUST COMPANY	WADESVILLE	1128 EAST CHURCH STREET, NEW HARMONY	POSEY	02/27/89
BANK OF REYNOLDS	REYNOLDS	306 INDIANA BEACH ROAD, MONTICELLO	WHITE	05/04/89
TRUSTCORP BANK, WINAMAC	WINAMAC	110 N. MARKET ST., WINAMAC (MAIN OFFICE DRIVE-UP)	PULASKI	05/26/89
SUMMIT BANK	FORT WAYNE	5745 FALLS DRIVE, FORT WAYNE (BRANCH SITE)	ALLEN	06/05/89
UNITED SOUTHWEST BANK	WASHINGTON	311 S.E. 21ST STREET, WASHINGTON (BRANCH SITE)	DAVIESS	06/23/89
ELSTON BANK & TRUST COMPANY	CRAWFORDSVILLE	NUCOR STEEL PLANT, CRAWFORDSVILLE	MONTGOMERY	07/25/89
ANGOLA STATE BANK	ANGOLA	SCOTT'S FOOD STORE, S.R. 127 NORTH, ANGOLA	STEUBEN	08/11/89
AMERITRUST BANK, BOONE COUNTY	LEBANON	2444 NORTH LEBANON STREET, LEBANON	BOONE	08/18/89
AMERITRUST BANK, JOHNSON COUNTY	FRANKLIN	39 NORTH U.S. HIGHWAY 31, WHITELAND (BRANCH SITE)	JOHNSON	08/29/89
FIRST FARMERS STATE BANK	SULLIVAN	MAIN STREET & HWY 41, FARMERSBURG (BRANCH SITE)	SULLIVAN	09/06/89
CLINTON STATE BANK	CLINTON	ELI LILLY PLANT, HIGHWAY 63 NORTH, CLINTON	VERMILLION	12/12/89
		SECTION IX-ATM'S TAKEN OUT OF SERVICE		
INB BANKING COMPANY	JEFFERSONVILLE	1220 MISSOURI AVE. (CLARK COUNTY MEM. HOSPITAL)	CLARK	09/02/88
TRUSTCORP BANK, SOUTH BEND	SOUTH BEND	3303 PORTAGE AVENUE, SOUTH BEND	ST. JOSEPH	11/01/88
TRUSTCORP BANK, SOUTH BEND	SOUTH BEND	4625 TERMINAL DRIVE, SOUTH BEND (AIRPORT ATM)	ST. JOSEPH	12/27/88
TRUSTCORP BANK, SOUTH BEND	SOUTH BEND	222 SOUTH MICHIGAN STREET, LAKEVILLE	LAKE	01/13/89
MIDWEST COMMERCE BANKING COMPANY	ELKHART	2115 WEST LEXINGTON AVENUE, ELKHART	ELKHART	03/31/89
THE GERMAN AMERICAN BANK	JASPER	4TH & WALNUT STREET, DUBOIS (BRANCH)	DUBOIS	08/01/89
		SECTION X-BRANCHES CLOSED		
INB BANKING COMPANY	JEFFERSONVILLE	1802 ALLISON LANE, JEFFERSONVILLE	CLARK	07/08/88
ANDERSON BANKING COMPANY	ANDERSON	3050 SOUTH MERIDIAN STREET, ANDERSON	MADISON	08/13/88
LIBERTY BANK AND TRUST COMPANY	WARSAW	U. S. 30 & STATE ROAD 13, WARSAW	KOSCIUSKO	08/20/88
MIDWEST COMMERCE BANKING COMPANY	ELKHART	2020 INDUSTRIAL PARKWAY, ELKHART	ELKHART	08/31/88
TRUSTCORP BANK, KNOX	KNOX	STATE ROAD 210, R. R. 3, KNOX	STARKE	10/15/88
SUMMIT BANK OF SOUTH BEND	SOUTH BEND	1222 WEST WESTERN AVENUE, SOUTH BEND	ST. JOSEPH	12/09/88
SALIN BANK OF BURLINGTON	BURLINGTON	15 EAST COLUMBIA STREET, FLORA	CARROLL	12/10/88
SUMMIT BANK OF HAMILTON COUNTY	SHERIDAN	5919 EAST 82ND STREET, INDIANAPOLIS	MARION	03/07/89
MIDWEST COMMERCE BANKING COMPANY	ELKHART	209 CHICAGO AVENUE, GOSHEN	ELKHART	03/31/89
SUMMIT BANK OF JOHNSON COUNTY	EDINBURGH	8940 U. S. 31 SOUTH, INDIANAPOLIS	MARION	04/04/89

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BANK NAME	CITY	ADDRESS/CITY OR REMARKS	COUNTY	DATE
UNITED SOUTHWEST BANK	WASHINGTON	301 EAST NATIONAL HIGHWAY, WASHINGTON	DAVIESS	04/28/89
PEOPLE'S TRUST COMPANY	BROOKVILLE	CORNER PEARL & WASHINGTON STREETS, LAUREL	FRANKLIN	05/13/89
VALLEY AMERICAN BANK & TRUST CMPANY	SOUTH BEND	4526 WEST WESTERN AVENUE, SOUTH BEND	ST. JOSEPH	05/27/89
1ST SOURCE BANK	SOUTH BEND	104 WEST PLYMOUTH STREET, BREMEN	MARSHALL	08/15/89
TRUSTCORP BANK, HARTFORD CITY	HARTFORD CITY	1307 WEST JOHNSON STREET, MARION	GRANT	10/10/89
CITIZENS STATE BANK OF NEW CASTLE	NEW CASTLE	1050 MILL STREET, MIDDLETOWN	HENRY	11/25/89
		SECTION XI-BRANCHES RELOCATED		
SUMMIT BANK OF MUNCIE	MUNCIE	FROM: 3821 SOUTH MADISON AVENUE, MUNCIE	DELAWARE	07/25/88
		TO: 3301 SOUTH MADISON AVENUE, MUNCIE	DELAWARE	
PEOPLES LOAN & TRUST BANK	WINCHESTER	FROM: SOUTH MAIN STREET, MODOC	RANDOLPH	10/03/88
		TO: 119 SOUTH MAIN STREET, LYNN	RANDOLPH	
THE FIRST BANK OF WHITING	WHITING	FROM: 100 EAST LINCOLNWAY, VALPARAISO	PORTER	10/10/88
		TO: 150 WEST LINCOLNWAY, VALPARAISO	PORTER	
FIRST BANK & TRUST CO. OF CLAY COUNTY	BRAZIL	FROM: 3511 DIXIE BEE ROAD, TERRE HAUTE	VIGO	11/14/88
		TO: 3517 DIXIE BEE ROAD, TERRE HAUTE	VIGO	
THE BANK OF MITCHELL	MITCHELL	FROM: 3324 WEST 16TH STREET, BEDFORD	LAWRENCE	01/09/89
		TO: 1227 JAMES AVENUE, BEDFORD	LAWRENCE	
MIDWEST COMMERCE BANKING COMPANY	ELKHART	FROM: 100 EAST WAYNE STREET, SOUTH BEND	ST. JOSEPH	03/27/89
		TO: 233 SOUTH MAIN STREET, SOUTH BEND	ST. JOSEPH	
THE BARGERSVILLE STATE BANK	GREENWOOD	FROM: 260 SOUTH STATE ROAD 135, GREENWOOD	JOHNSON	05/08/89
		TO: 106 NORTH STATE ROAD 135, GREENWOOD	JOHNSON	
UNITED SOUTHWEST BANK	WASHINGTON	FROM: 300 SOUTH EAST 21ST STREET, WASHINGTON	DAVIESS	05/15/8[illegible]
		TO: 311 SOUTH EAST 21ST STREET, WASHINGTON	DAVIESS	
1ST SOURCE BANK	SOUTH BEND	FROM: U. S. 20 AND COUNTY LINE ROAD, NEW CARLISLE	ST. JOSEPH	06/12/89
		TO: 848 WEST MICHIGAN, NEW CARLISLE	ST. JOSEPH	
SULLIVAN-PEOPLES STATE BANK	SULLIVAN	FROM: U. S. 41 & HAMPTON STREET, FARMERSBURG	SULLIVAN	09/30/89
		TO: CORNER MAIN & SECOND STREETS, FARMERSBURG	SULLIVAN	
THE FARMERS BANK	FRANKFORT	FROM: CORNER MAIN AND THIRD, MICHIGANTOWN	CLINTON	11/06/89
		TO: 224 MAIN STREET, MICHIGANTOWN	CLINTON	
		SECTION XII-MAIN OFFICES RELOCATED		
THE MORRIS PLAN COMPANY OF TERRE HAUTE	TERRE HAUTE	FROM: 21 SOUTH 7TH STREET, TERRE HAUTE	VIGO	08/29/88
		TO: 817 WABASH AVENUE, TERRE HAUTE	VIGO	
FARMERS STATE BANK	W. COLLEGE CORNER	FROM: BROOKVILLE STREET, WEST COLLEGE CORNER	UNION	04/21/89
		TO: 310 NORTH MAIN STREET, LIBERTY	UNION	

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BANK NAME	CITY	ADDRESS/CITY OR REMARKS	COUNTY	DATE
STAR FINANCIAL BANK, MUNCIE	MUNCIE	FROM: 3901 NORTH BROADWAY, MUNCIE TO: 400 NORTH HIGH STREET, MUNCIE	DELAWARE DELAWARE	12/27/89
		SECTION XIII-CHANGE NAME OF BANK		
FARMERS & MERCHANTS STATE BANK	DARLINGTON	TO: HERITAGE BANK & TRUST COMPANY		07/19/88
LAKESHORE BANK AND TRUST COMPANY	MICHIGAN CITY	TO: FIRST OF AMERICA BANK-MICHIGAN CITY		07/26/88
AKRON EXCHANGE STATE BANK	AKRON	TO: FIRST BANK		09/07/88
FIRST BANK OF CARROLL COUNTY	BURLINGTON	TO: SALIN BANK OF BURLINGTON		09/07/88
BANK OF VERSAILLES	VERSAILLES	TO: PEOPLE'S TRUST COMPANY		12/02/88
IMPC BANK, INDIANAPOLIS	INDIANAPOLIS	TO: TRANSITION BANK ASSET CORPORATION		12/07/88
INDUSTRIAL TRUST & SAVINGS BANK	MUNCIE	TO: SUMMIT BANK OF MUNCIE		12/30/88
UNION TRUST COMPANY	UNION CITY	TO: UNION TRUST BANK		01/23/89
NEW PALESTINE BANK	NEW PALESTINE	TO: FIFTH THIRD BANK OF CENTRAL INDIANA		05/30/89
FRANKLIN BANK AND TRUST COMPANY	FRANKLIN	TO: AMERITRUST BANK, JOHNSON COUNTY		06/05/89
UNION BANK AND TRUST COMPANY	KOKOMO	TO: AMERITRUST BANK, HOWARD COUNTY		06/05/89
THE BOONE COUNTY STATE BANK	LEBANON	TO: AMERITRUST BANK, BOONE COUNTY		06/05/89
INDIANA BANK & TRUST COMPANY	MARTINSVILLE	TO: AMERITRUST BANK, MORGAN COUNTY		06/05/89
WABASH VALLEY BANK AND TRUST COMPANY	PERU	TO: FIRST OF AMERICA BANK-WABASH VALLEY		07/21/89
CENTRAL STATE BANK	CONNERSVILLE	TO: FIFTH THIRD BANK OF EASTERN INDIANA		09/29/89
BANK OF HENRY COUNTY	NEW CASTLE	TO: STAR FINANCIAL BANK, NEW CASTLE		10/04/89
THE HAMILTON BANK	HAMILTON	TO: STAR FINANCIAL BANK, HAMILTON		10/05/89
CENTRAL BANK & TRUST	MUNCIE	TO: STAR FINANCIAL BANK, MUNCIE		10/11/89
		SECTION XIV-CONVERSION		
MUTUAL TRUST BANK	NEW ALBANY	CONVERTED TO A NATIONAL BANK UNDER THE NAME OF FIRST NATIONAL BANK OF INDIANA AND MUTUAL TRUST COMPANY	FLOYD	07/20/88
INDIANAPOLIS MORRIS PLAN CORPORATION	INDIANAPOLIS	CONVERTED FROM AN INDUSTRIAL LOAN AND INVESTMENT COMPANY TO A STATE CHARTERED BANK UNDER THE NAME OF IMPC BANK	MARION	12/02/88
HUNTINGTON BANK, HAMILTON COUNTY	NOBLESVILLE	CONVERTED TO A NATIONAL BANK UNDER THE NAME OF THE HUNTINGTON NATIONAL BANK OF HAMILTON COUNTY	HAMILTON	01/01/89
THE BLOOMINGTON NATIONAL BANK	BLOOMINGTON	CONVERTED TO A STATE CHARTERED BANK UNDER THE NAME OF BLOOMINGTON BANK & TRUST	MONROE	06/23/89
THE FIRST NATIONAL BANK OF HUNTINGBURG	HUNTINGBURG	CONVERTED TO A STATE CHARTERED BANK UNDER THE NAME OF FIRST BANK OF HUNTINGBURG	DUBOIS	11/01/89
		SECTION XV-MERGERS		
THE FIRST NATIONAL BANK OF ROCHESTER AKRON EXCHANGE STATE BANK	ROCHESTER AKRON	FIRST BANK, ROCHESTER, FULTON COUNTY, INDIANA		09/08/88
FIRST OF AMERICA BANK-MICHIGAN CITY FIRST OF AMERICA BANK-LA PORTE, N.A.	MICHIGAN CITY LA PORTE	FIRST OF AMERICA BANK-LA PORTE, N.A., LA PORTE, LA PORTE COUNTY, INDIANA		09/30/88

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BANK NAME	CITY	ADDRESS/CITY OR REMARKS	COUNTY	DATE
THE CITIZENS BANK OF PORTLAND	PORTLAND	THE FIRST NATIONAL BANK OF PORTLAND,		12/31/88
THE FIRST NATIONAL BANK OF PORTLAND	PORTLAND	PORTLAND, JAY COUNTY, INDIANA		
BANK ONE, CARMEL	CARMEL	BANK ONE, INDIANAPOLIS, N.A.,		01/01/89
BANK ONE, INDIANAPOLIS, N.A.	INDIANAPOLIS	INDIANAPOLIS, MARION COUNTY, INDIANA		
FIFTH THIRD BANK OF SOUTHEASTERN IND.	BATESVILLE	FIFTH THIRD BANK OF SOUTHEASTERN INDIANA,		01/16/89
DECATUR COUNTY BANK	GREENSBURG	GREENSBURG, DECATUR COUNTY, INDIANA		
SALIN BANK OF BURLINGTON	BURLINGTON	SALIN BANK,		01/31/89
SALIN BANK	CAMDEN	CAMDEN, CARROLL COUNTY, INDIANA		
STAR BANK, FAYETTE COUNTY	BENTONVILLE	STAR BANK, N.A., EASTERN INDIANA,		02/03/89
STAR BANK, N.A., EASTERN INDIANA	RICHMOND	RICHMOND, WAYNE COUNTY, INDIANA		
MORGAN COUNTY BANK & TRUST COMPANY	EMINENCE	THE INDIANA NATIONAL BANK,		03/13/89
THE INDIANA NATIONAL BANK	INDIANAPOLIS	INDIANAPOLIS, MARION COUNTY, INDIANA		
OLD CAPITAL BANK AND TRUST COMPANY	CORYDON	INB BANKING COMPANY,		04/01/89
COMMERCEAMERICA BANKING COMPANY	JEFFERSONVILLE	JEFFERSONVILLE, CLARK COUNTY, INDIANA		
UNION BANK AND TRUST COMPANY	DELPHI	INB NATIONAL BANK, NORTHWEST,		04/01/89
THE LOWELL NATIONAL BANK	LOWELL	LAFAYETTE, TIPPECANOE COUNTY, INDIANA		
LAFAYETTE NATIONAL BANK	LAFAYETTE			
FARMERS STATE BANK RUSH COUNTY	CARTHAGE	FARMERS STATE BANK,		04/21/89
FARMERS STATE BANK	W. COLLEGE CORNER	LIBERTY, RUSH COUNTY, INDIANA		
PEOPLE'S TRUST COMPANY	BROOKVILLE	PEOPLE'S TRUST COMPANY,		05/05/89
PEOPLE'S TRUST COMPANY	VERSAILLES	ARLINGTON, RUSH COUNTY, INDIANA		
THE FIRST NATIONAL BANK OF VEVAY	VEVAY			
ARLINGTON STATE BANK	ARLINGTON			
STATE BANK OF LIMA	HOWE	AMERITRUST NATIONAL BANK, MICHIANA,		06/27/89
AMERICAN STATE BANK	LIGONIER	ELKHART, ELKHART COUNTY, INDIANA		06/10/89
STATE BANK OF SYRACUSE	SYRACUSE			08/19/89
FIRST NATIONAL BANK	ELKHART			
RISING SUN STATE BANK	RISING SUN	THE MADISON BANK AND TRUST COMPANY,		09/29/89
THE MADISON BANK AND TRUST COMPANY	MADISON	MADISON, JEFFERSON COUNTY, INDIANA		
COMMERCIAL BANK AND TRUST COMPANY	ALEXANDRIA	ANDERSON BANKING COMPANY,		12/11/89
ANDERSON BANKING COMPANY	ANDERSON	ANDERSON, MADISON COUNTY, INDIANA		

CHANGE IN THE STATUS OF BANKS
JULY 1, 1988 TO DECEMBER 31, 1989

BANK NAME	CITY	ADDRESS/CITY OR REMARKS	COUNTY	DATE
SUMMIT BANK OF JOHNSON COUNTY	EDINBURGH	SUMMIT BANK OF INDIANAPOLIS,		11/30/89
SUMMIT BANK OF HAMILTON COUNTY	SHERIDAN	INDIANAPOLIS, MARION COUNTY, INDIANA		12/29/89
SUMMIT BANK OF INDIANAPOLIS	INDIANAPOLIS			
AMERITRUST NATIONAL BANK, HAMILTON CO.	NOBLESVILLE	AMERITRUST NATIONAL BANK, CENTRAL INDIANA,		11/18/89
AMERITRUST NATIONAL BANK, CENTRAL IND.	INDIANAPOLIS	INDIANAPOLIS, MARION COUNTY, INDIANA		
AMERITRUST BANK, MORGAN COUNTY	MARTINSVILLE	AMERITRUST NATIONAL BANK, CENTRAL INDIANA,		12/16/89
AMERITRUST NATIONAL BANK, CENTRAL IND.	INDIANAPOLIS	INDIANAPOLIS, MARION COUNTY, INDIANA		

SECTION XVI-ONE BANK HOLDING COMPANY FORMATIONS
(*INDICATES PLAN OF EXCHANGE)

NORCEN BANK	CULVER	*NCB CORP.	MARSHALL	07/18/88
WORTHINGTON STATE BANK	WORTHINGTON	WORTHINGTON BANCSHARES, INC.	GREENE	11/30/88
AMERICAN STATE BANK	LAWRENCEBURG	*AMERICAN STATE CORPORATION	DEARBORN	12/29/88
THE FRIENDSHIP STATE BANK	FRIENDSHIP	*FRIENDSHIP BANCORP	RIPLEY	02/27/89
THE VEEDERSBURG STATE BANK	VEEDERSBURG	*VEEDERSBURG BANK CORPORATION	FOUNTAIN	05/01/89
FARMERS STATE BANK	NEW ROSS	*NEW ROSS BANCORP	MONTGOMERY	09/01/89

SECTION XVII-MULTI-BANK HOLDING COMPANY ACQUISITIONS

APPLICANT	CITY, STATE	TARGET	CITY	CONSUMMATE
HASTEN BANCORP	INDIANAPOLIS, IN	FARMERS BANC, INC.	TIPTON	08/17/88
HASTEN BANCORP	INDIANAPOLIS, IN	PEOPLES STATE BANK	FARMERSBURG	08/17/88
HASTEN BANCORP	INDIANAPOLIS, IN	SULLIVAN STATE BANK	SULLIVAN	08/17/88
HASTEN BANCORP	INDIANAPOLIS, IN	FIRST BANK AND TRUST COMPANY OF CLAY COUNTY, IN	BRAZIL	08/17/88
SALIN BANCSHARES OF N. CENTRAL IN, INC.	INDIANAPOLIS, IN	CARROLL FINANCIAL CORPORATION	BURLINGTON	08/29/88
LINCOLN FINANCIAL CORPORATION	FORT WAYNE, IN	ROBANCO FINANCIAL CORP	ROCHESTER	09/08/88
INDIANA NATIONAL CORPORATION	INDIANAPOLIS, IN	MORGAN COUNTY BANCORP	MOORESVILLE	09/15/88
ANB CORPORATION	MUNCIE, IN	THE SARATOGA STATE BANK	SARATOGA	10/10/88
P.T.C. BANCORP	BROOKVILLE, IN	BANK OF VERSAILLES	VERSAILLES	10/17/88
STATE BANCORP, INC.	WASHINGTON, IN	SPURGEON FINANCIAL CORPORATION	SPURGEON	10/31/88
MERCHANTS NATIONAL CORPORATION	INDIANAPOLIS, IN	RILEY COMPANY, INC.	EAST CHICAGO	11/28/88
MERCHANTS NATIONAL CORPORATION	INDIANAPOLIS, IN	BSB BANCORP	BATESVILLE	11/30/88
FIRST MERCHANTS CORPORATION	MUNCIE, IN	PENDLETON BANKING COMPANY	PENDLETON	11/30/88
INDIANA BANCSHARES, INC.	GREENWOOD, IN	HOOSIER BANCSHARES, INC.	BLOOMINGTON	12/16/88
NATIONAL CITY BANCSHARES, INC.	EVANSVILLE, IN	THE FARMERS AND MERCHANTS BANK OF FORT BRANCH	FORT BRANCH	01/30/89
FIRST NATIONAL BANKSHARES, INC.	LOGANSPORT, IN	FIRST BANK OF AMERICA, INC.	MONTICELLO	05/08/89
FORT WAYNE NATIONAL CORPORATION	FORT WAYNE, IN	FN BANCORP	WARSAW	08/31/89
MERCHANTS NATIONAL CORPORATION	INDIANAPOLIS, IN	FIRST NATIONAL BANKSHARES, INC.	LOGANSPORT	10/24/89

CHANGE IN THE STATUS OF BANKS
JULY 1, 1988 TO DECEMBER 31, 1989

BANK NAME	CITY	ADDRESS/CITY OR REMARKS	COUNTY	DATE

SECTION XVIII-REGIONAL BANK HOLDING COMPANY ACQUISITIONS

APPLICANT	CITY, STATE	TARGET	CITY	CONSUMMATE
FIRST OF AMERICA BANK CORPORATION	KALAMAZOO, MI	LAKESHORE BANK AND TRUST COMPANY	MICHIGAN CITY	07/01/88
NATIONAL CITY CORPORATION	CLEVELAND, OH	MUTUAL TRUST BANK	NEW ALBANY	07/29/88
FIFTH THIRD BANCORP	CINCINNATI, OH	DECATUR BANCSHARES, INC.	GREENSBURG	09/23/88
NATIONAL CITY CORPORATION	CLEVELAND, OH	FARMERS-CITIZENS BANK	SALEM	11/18/88
FIRST INTERSTATE CORPORATION	KOHLER, WI	FIRST INTERSTATE BANK OF NORTHERN INDIANA, N.A.	SOUTH BEND	01/17/89
FIRST OF AMERICA BANK CORPORATION	KALAMAZOO, MI	WABASH VALLEY BANCORPORATION, INC.	PERU	02/01/89
FARMERS STATE BANCORP	UNION CITY, OH	FARMERS STATE BANK	LOSANTVILLE	02/10/89
FIFTH THIRD BANCORP	CINCINNATI, OH	NEW PALESTINE BANCORP	NEW PALESTINE	02/10/89
BANC ONE CORPORATION	COLUMBUS, OH	THE FIRST NATIONAL BANK OF KNIGHTSTOWN	KNIGHTSTOWN	05/01/89
FIFTH THIRD BANCORP	CINCINNATI, OH	CS BANCSHARES, INC.	CONNERSVILLE	08/25/89
FIRST FINANCIAL BANCORP	MONROE, OH	ILB FINANCIAL CORP	N. MANCHESTER	09/01/89
FIRST FINANCIAL BANCORP	MONROE, OH	UNION TRUST BANK	UNION CITY	09/01/89

ROSTER OF BANKS, SAVINGS BANKS, AND INDUSTRIAL LOAN & INVESTMENT AUTHORITIES

CHARTER NUMBER	BANK NAME	CITY	COUNTY	FEDERAL RESERVE MEMBER	NUMBER OF BRANCHES	CASH AND DUE	TOTAL SECURITIES	TOTAL LOANS	LOAN RESERVE	TOTAL DEPOSITS	CAPITAL NOTES	TOTAL CAPITAL ACCOUNTS	TOTAL ASSETS
S-470	ANDERSON BANKING COMPANY	ANDERSON	MADISON		9	19,494	91,189	159,297	1,610	296,229	0	25,916	350,609
S-738	CITIZENS BANKING COMPANY	ANDERSON	MADISON		7	20,565	47,606	128,712	2,169	176,472	1,000	13,169	204,993
S-690	ANGOLA STATE BANK	ANGOLA	STEUBEN		2	2,123	11,902	53,847	470	79,192	0	5,596	86,796
S-685	PEOPLE'S TRUST COMPANY	ARLINGTON	RUSH		11	8,770	22,915	79,839	869	111,002	0	8,807	121,860
S-185	THE AUBURN STATE BANK	AUBURN	DEKALB	Y		3,362	43,525	39,319	356	80,131	0	11,427	93,702
S-318	AUSTIN STATE BANK	AUSTIN	SCOTT			3,770	531	244	0	3,739	0	1,603	5,397
S-737	COMMUNITY STATE BANK	AVILLA	NOBLE	Y		1,294	26,320	17,445	263	40,817	0	4,269	45,812
S-039	BATESVILLE STATE BANK	BATESVILLE	RIPLEY			3,703	23,038	39,675	500	70,575	0	5,358	78,985
S-663	THE BATH STATE BANK	BATH	FRANKLIN			5,016	2,865	21,923	185	28,734	0	2,039	31,079
S-866	THE STONE CITY BANK	BEDFORD	LAWRENCE			3,685	12,721	15,007	166	29,476	0	3,827	33,521
S-068	FIRST BANK OF BERNE	BERNE	ADAMS	Y	1	6,664	63,700	83,594	1,069	134,946	0	16,316	160,583
S-370	THE BIPPUS STATE BANK	BIPPUS	HUNTINGTON		1	1,981	7,677	22,248	281	30,856	0	2,229	33,392
S-273	BLOOMFIELD STATE BANK	BLOOMFIELD	GREENE		6	9,900	33,343	58,112	476	95,496	0	8,917	106,618
S-267	BLOOMINGTON BANK & TRUST	BLOOMINGTON	MONROE		3	8,862	10,022	51,029	584	67,151	0	4,275	72,793
S-089	MONROE COUNTY BANK	BLOOMINGTON	MONROE		7	12,809	34,980	132,714	1,573	139,798	0	14,006	188,038
S-757	FARMERS & MERCHANTS BANK	BLUFFTON	WELLS		1	3,292	27,591	49,133	466	74,490	0	8,247	90,532
T-164	PEOPLES TRUST AND SAVINGS BANK	BOONVILLE	WARRICK			2,522	51,993	25,282	189	68,483	0	15,316	84,450
S-169	THE FARMERS AND MERCHANTS BANK	BOSWELL	BENTON		1	1,678	14,170	24,424	250	37,384	0	4,374	42,361
S-142	THE FIRST STATE BANK BOURBON, INDIANA	BOURBON	MARSHALL	Y	1	2,628	27,677	19,992	200	49,701	0	9,682	60,429
T-011	FIRST BANK & TRUST COMPANY OF CLAY COUNTY	BRAZIL	CLAY		2	4,804	20,249	56,733	483	84,198	0	6,705	92,008
S-881	FIRST STATE BANK	BRAZIL	CLAY		2	2,853	7,328	19,199	201	24,574	0	1,876	30,543
S-740	COMMUNITY STATE BANK	BROOK	NEWTON			1,258	9,967	10,372	99	19,800	0	3,576	23,805
S-222	THE FARMERS STATE BANK	BROOKSTON	WHITE	Y	1	1,442	3,955	18,938	280	26,882	0	2,879	30,148
S-303	HENDRICKS COUNTY BANK AND TRUST COMPANY	BROWNSBURG	HENDRICKS	Y	3	8,572	26,018	32,653	135	64,189	0	6,579	71,596
T-196	THE PEOPLES BANK	BROWNSTOWN	JACKSON		3	3,283	20,846	26,422	288	47,872	0	4,215	52,509
S-276	STATE BANK OF BURNETTSVILLE	BURNETTSVILLE	WHITE			1,099	6,165	8,214	120	14,845	0	1,849	16,854
T-114	WAYNE BANK & TRUST CO.	CAMBRIDGE CITY	WAYNE	Y	2	9,547	751	41,339	385	51,158	0	3,754	55,489
S-548	SALIN BANK	CAMDEN	CARROLL		6	4,004	9,485	55,074	806	70,875	0	5,105	76,743
S-647	UNION STATE BANK	CARMEL	HAMILTON		7	16,853	19,973	144,932	1,689	185,515	0	13,109	201,609
S-861	MADISON COUNTY BANK & TRUST	CHESTERFIELD	MADISON		1	1,193	241	7,039	106	8,216	0	645	9,029
S-339	CHESTERTON STATE BANK	CHESTERTON	PORTER	Y	7	9,443	24,472	107,551	964	135,922	0	10,447	147,211
S-260	CHRISNEY STATE BANK	CHRISNEY	SPENCER			1,739	6,800	11,166	193	18,995	0	2,780	22,077

ROSTER OF BANKS, SAVINGS BANKS, AND INDUSTRIAL LOAN & INVESTMENT AUTHORITIES

CHARTER NUMBER	BANK NAME	CITY	COUNTY	FEDERAL RESERVE MEMBER	NUMBER OF BRANCHES	CASH AND DUE	TOTAL SECURITIES	TOTAL LOANS	LOAN RESERVE	TOTAL DEPOSITS	CAPITAL NOTES	TOTAL CAPITAL ACCOUNTS	TOTAL ASSETS
S-696	CHURUBUSCO STATE BANK	CHURUBUSCO	WHITLEY			2,086	27,722	38,373	612	66,654	0	4,940	72,288
S-850	CLINTON STATE BANK	CLINTON	VERMILLION			2,295	12,782	35,000	414	42,653	0	6,584	50,836
T-086	THE FARMERS LOAN AND TRUST COMPANY	COLUMBIA CITY	WHITLEY	Y	1	5,938	33,684	33,463	258	71,494	0	8,277	80,276
S-869	COLUMBUS BANK AND TRUST COMPANY	COLUMBUS	BARTHOLOMEW		3	3,747	13,670	61,953	765	78,178	0	5,597	86,486
T-238	IRWIN UNION BANK AND TRUST COMPANY	COLUMBUS	BARTHOLOMEW		8	29,439	43,735	146,126	1,524	291,670	0	23,037	333,444
T-034	FAYETTE BANK AND TRUST COMPANY	CONNERSVILLE	FAYETTE	Y	4	4,136	15,300	33,508	356	74,334	0	5,731	84,991
S-263	FIFTH THIRD BANK OF EASTERN INDIANA	CONNERSVILLE	FAYETTE	Y	2	13,343	17,977	34,207	352	64,340	0	5,276	75,259
S-874	BANK OF WESTERN INDIANA	COVINGTON	FOUNTAIN		4	3,515	22,954	38,280	626	59,835	0	5,549	66,310
T-053	THE FOUNTAIN TRUST COMPANY	COVINGTON	FOUNTAIN		4	4,012	57,716	22,205	250	80,000	0	12,480	93,400
T-227	ELSTON BANK & TRUST COMPANY	CRAWFORDSVILLE	MONTGOMERY		5	9,705	33,541	78,397	1,030	122,474	0	10,329	138,322
S-837	THE CROMWELL STATE BANK	CROMWELL	NOBLE		1	2,187	5,070	23,912	232	33,882	0	3,100	37,347
T-264	LAKE COUNTY TRUST COMPANY	CROWN POINT	LAKE			23	868	0	0	0	0	845	893
S-802	NORCEN BANK	CULVER	MARSHALL		4	4,512	21,663	67,922	1,282	93,675	0	7,743	102,301
S-232	THE CYNTHIANA STATE BANK	CYNTHIANA	POSEY		2	2,632	5,839	27,741	464	34,010	0	2,952	37,322
S-351	THE DALE STATE BANK	DALE	SPENCER		2	2,515	17,469	29,843	232	47,127	0	5,002	52,858
S-190	MID STATE BANK OF HENDRICKS COUNTY	DANVILLE	HENDRICKS		7	9,439	18,279	62,428	744	121,698	0	8,650	134,290
S-259	HERITAGE BANK AND TRUST COMPANY	DARLINGTON	MONTGOMERY		2	166	2,038	3,469	35	6,152	0	568	6,756
S-851	DECATUR BANK AND TRUST COMPANY	DECATUR	ADAMS		2	4,422	8,742	40,685	486	48,484	400	4,581	56,406
S-731	THE FIRST STATE BANK OF DECATUR	DECATUR	ADAMS	Y	3	4,104	20,231	88,673	1,187	110,528	0	10,317	127,976
S-821	DEMOTTE STATE BANK	DEMOTTE	JASPER	Y	2	6,842	27,679	44,746	544	76,128	0	7,125	84,360
S-122	TRUSTCORP BANK, DUNKIRK	DUNKIRK	JAY		1	1,199	6,303	19,900	248	24,550	0	2,584	28,011
S-340	DUPONT STATE BANK	DUPONT	JEFFERSON		1	929	2,144	7,316	75	9,849	0	856	10,801
S-229	THE ELBERFELD STATE BANK	ELBERFELD	WARRICK	Y		2,532	14,195	12,292	230	26,254	0	3,793	30,313
S-865	BANK ONE, ELKHART	ELKHART	ELKHART		3	4,701	6,826	42,251	842	52,042	0	4,378	57,985
S-012	MIDWEST COMMERCE BANKING COMPANY	ELKHART	ELKHART	Y	15	47,071	92,938	475,819	6,837	563,908	75	40,886	650,328
S-202	THE PEOPLES STATE BANK	ELLETTSVILLE	MONROE		4	3,039	10,826	29,636	556	45,859	20	4,171	50,595
S-761	SECURITY BANK	ELWOOD	MADISON		4	3,273	15,545	31,615	529	48,828	0	4,084	53,985
S-673	ENGLISH STATE BANK	ENGLISH	CRAWFORD	Y	3	1,202	22,949	16,522	410	43,538	0	3,344	47,355
N-005	EVANSVILLE MORRIS PLAN/THRIFT, INC.	EVANSVILLE	VANDERBURGH		4	4,486	0	82,522	1,238	77,064	0	12,616	90,209
S-AV5	THE PEOPLES SAVINGS BANK OF EVANSVILLE	EVANSVILLE	VANDERBURGH		6	8,219	21,141	89,846	852	121,331	0	9,486	135,554
N-004	THRIFT, INCORPORATED	EVANSVILLE	VANDERBURGH			0	0	0	0	0	0	50	50
S-367	THE CITIZENS EXCHANGE BANK	FAIRMOUNT	GRANT			3,195	6,410	15,715	168	23,722	0	2,111	26,142

ROSTER OF BANKS, SAVINGS BANKS, AND INDUSTRIAL LOAN & INVESTMENT AUTHORITIES

CHARTER NUMBER	BANK NAME	CITY	COUNTY	FEDERAL RESERVE MEMBER	NUMBER OF BRANCHES	CASH AND DUE	TOTAL SECUR-ITIES	TOTAL LOANS	LOAN RESERVE	TOTAL DEPOSITS	CAPITAL NOTES	TOTAL CAPITAL ACCOUNTS	TOTAL ASSETS
S-209	THE FAIRMOUNT STATE BANK	FAIRMOUNT	GRANT	Y		2,457	15,651	11,188	411	28,164	0	2,996	31,475
S-867	THE FARMERS & MERCHANTS BANK OF FT. BRANCH	FORT BRANCH	GIBSON			3,687	9,892	34,532	548	45,681	0	4,482	50,783
T-047	SUMMIT BANK	FORT WAYNE	ALLEN		23	111,700	341,072	1,194,110	16,552	1,408,292	710	106,733	1,810,424
S-750	FOWLER STATE BANK	FOWLER	BENTON		1	5,123	20,594	38,387	701	56,388	0	8,708	68,983
S-725	PEOPLES STATE BANK OF FRANCESVILLE	FRANCESVILLE	PULASKI			3,078	9,629	20,033	325	32,922	0	3,578	36,885
S-307	THE FRANCISCO STATE BANK	FRANCISCO	GIBSON			619	5,780	4,366	46	11,105	0	1,265	12,490
T-189	SUMMIT BANK OF CLINTON COUNTY	FRANKFORT	CLINTON		5	5,867	27,544	90,882	1,814	116,851	0	10,072	129,566
S-010	THE FARMERS BANK	FRANKFORT	CLINTON		5	8,136	37,721	123,170	1,475	158,135	0	16,930	182,596
T-142	AMERITRUST BANK, JOHNSON COUNTY	FRANKLIN	JOHNSON		9	8,556	16,653	138,680	1,448	171,759	0	16,051	193,807
T-137	BANK ONE, FRANKLIN	FRANKLIN	JOHNSON		6	9,452	21,793	48,683	636	83,407	0	7,644	93,047
S-878	SPRINGS VALLEY BANK & TRUST COMPANY	FRENCH LICK	ORANGE		3	10,320	32,939	102,321	1,017	141,931	0	10,460	154,545
S-398	THE FRIENDSHIP STATE BANK	FRIENDSHIP	RIPLEY	Y	1	3,218	8,361	17,829	185	29,667	0	2,458	32,495
S-088	THE GARRETT STATE BANK	GARRETT	DEKALB	Y	1	2,319	10,628	26,799	161	39,635	0	3,446	43,581
S-107	BANK OF GENEVA	GENEVA	ADAMS	Y	2	3,292	12,292	61,076	609	75,395	0	6,243	82,822
S-742	GOODLAND STATE BANK	GOODLAND	NEWTON			2,048	4,071	13,080	219	19,291	0	2,269	22,797
T-026	TRUSTCORP BANK, GOSHEN	GOSHEN	ELKHART		13	17,289	48,923	231,534	2,819	279,945	0	23,007	317,565
S-834	GRABILL BANK	GRABILL	ALLEN		2	11,750	21,433	58,805	588	86,510	0	8,168	96,061
T-151	FIRST CITIZENS BANK AND TRUST COMPANY	GREENCASTLE	PUTNAM	Y	2	3,853	15,909	44,008	547	64,141	0	5,732	70,243
S-808	GREENFIELD BANKING COMPANY	GREENFIELD	HANCOCK		5	16,603	49,236	66,767	911	138,589	0	14,229	154,247
S-634	HANCOCK BANK & TRUST	GREENFIELD	HANCOCK		5	1,998	15,367	53,276	494	88,189	0	6,683	98,941
S-857	FIFTH THIRD BANK OF SOUTHEASTERN INDIANA	GREENSBURG	DECATUR		3	13,564	78,280	95,074	1,515	176,331	0	18,939	200,735
T-070	UNION BANK AND TRUST COMPANY	GREENSBURG	DECATUR		5	7,384	43,511	66,923	660	114,411	0	9,414	127,034
S-315	THE BARGERSVILLE STATE BANK	GREENWOOD	JOHNSON		9	13,216	26,453	107,769	1,087	147,214	125	9,580	160,940
S-030	STAR FINANCIAL BANK, HAMILTON	HAMILTON	STEUBEN		1	2,097	3,088	16,002	200	21,251	0	1,536	23,239
S-380	1ST SOURCE BANK OF STARKE COUNTY	HAMLET	STARKE		3	8,246	17,228	16,650	285	59,025	0	3,908	65,812
S-882	PACESETTER BANK OF HARTFORD CITY	HARTFORD CITY	BLACKFORD			1,657	7,939	15,078	194	24,837	0	2,449	27,461
S-016	TRUSTCORP BANK, HARTFORD CITY	HARTFORD CITY	BLACKFORD		4	2,295	16,735	33,207	415	50,889	0	5,431	57,343
S-765	HAUBSTADT STATE BANK	HAUBSTADT	GIBSON			1,653	16,477	22,269	279	41,407	0	3,899	45,980
S-856	BANK OF HIGHLAND	HIGHLAND	LAKE		3	18,447	81,707	103,103	912	206,238	0	13,848	221,487
S-268	FIRST BANK OF HUNTINGBURG	HUNTINGBURG	DUBOIS		2	5,325	17,772	55,629	824	76,772	0	7,244	84,703
S-840	COMMUNITY STATE BANK IN HUNTINGTON	HUNTINGTON	HUNTINGTON		3	4,082	25,682	51,530	478	77,287	0	7,370	90,740
S-711	FIRST OF AMERICA BANK-INDIANAPOLIS	INDIANAPOLIS	MARION		12	21,565	58,428	222,425	2,668	288,220	300	19,798	314,918

ROSTER OF BANKS, SAVINGS BANKS, AND INDUSTRIAL LOAN & INVESTMENT AUTHORITIES

CHARTER NUMBER	BANK NAME	CITY	COUNTY	FEDERAL RESERVE MEMBER	NUMBER OF BRANCHES	CASH AND DUE	TOTAL SECURITIES	TOTAL LOANS	LOAN RESERVE	TOTAL DEPOSITS	CAPITAL NOTES	TOTAL CAPITAL ACCOUNTS	TOTAL ASSETS
S-883	METROBANK	INDIANAPOLIS	HAMILTON			7,650	1,499	19,506	222	31,353	0	2,725	34,421
S-129	PEOPLES BANK & TRUST COMPANY	INDIANAPOLIS	MARION		12	23,713	113,367	133,116	1,432	248,748	0	21,775	289,446
S-085	SUMMIT BANK OF INDIANAPOLIS	INDIANAPOLIS	MARION		22	10,138	73,537	166,175	4,008	293,474	1,534	27,241	327,838
P-246	TRUSTCORP BANK, INDIANAPOLIS	INDIANAPOLIS	MARION		1	597	0	8,682	130	8,836	0	3,936	12,820
S-026	DUBOIS COUNTY BANK	JASPER	DUBOIS		8	44,700	45,798	169,324	2,385	249,702	0	23,871	278,659
S-875	JASPER STATE BANK	JASPER	DUBOIS			4,543	23,673	34,033	350	55,848	0	4,522	67,556
S-353	THE GERMAN AMERICAN BANK	JASPER	DUBOIS		8	30,539	42,185	137,839	1,700	197,104	0	17,126	218,488
T-090	INB BANKING COMPANY	JEFFERSONVILLE	CLARK		17	18,737	150,133	378,093	3,656	520,622	25	46,694	604,531
S-838	THE CAMPBELL & FETTER BANK	KENDALLVILLE	NOBLE		6	12,250	36,043	74,476	475	114,465	0	8,242	127,162
S-411	KENTLAND BANK	KENTLAND	NEWTON		2	5,426	37,800	35,275	642	71,047	0	8,066	80,117
T-252	TRUSTCORP BANK, KNOX	KNOX	STARKE		3	2,955	20,376	27,023	456	49,115	0	3,862	53,438
T-247	AMERITRUST BANK, HOWARD COUNTY	KOKOMO	HOWARD		5	25,144	97,154	223,565	1,903	308,617	0	26,436	368,031
S-257	LA PORTE BANK AND TRUST COMPANY	LA PORTE	LA PORTE		3	13,159	44,263	76,907	874	124,964	2,100	8,596	139,740
S-AV4	THE LA PORTE SAVINGS BANK	LA PORTE	LA PORTE		1	10,577	25,925	52,304	45	92,709	0	7,335	100,553
T-007	LAFAYETTE BANK AND TRUST COMPANY	LAFAYETTE	TIPPECANOE		6	14,389	46,099	154,754	1,097	217,900	0	17,201	241,407
S-465	FARMERS STATE BANK	LAGRANGE	LAGRANGE		4	4,648	41,711	62,156	690	104,560	0	8,890	114,847
S-868	GATEWAY BANK/INDIANA	LAGRANGE	LAGRANGE			8,007	399	25,393	501	34,414	0	2,174	36,791
S-347	THE FARMERS STATE BANK	LANESVILLE	HARRISON		1	1,192	7,259	22,175	231	30,088	0	2,541	32,961
S-789	FARMERS AND MERCHANTS BANK	LAOTTO	NOBLE		1	734	6,936	17,223	226	25,687	0	2,547	28,691
S-233	AMERICAN STATE BANK	LAWRENCEBURG	DEARBORN		2	8,805	1,003	12,673	115	23,060	0	(709)	23,373
S-373	AMERITRUST BANK, BOONE COUNTY	LEBANON	BOONE			10,685	26,977	98,113	1,630	141,331	0	12,054	156,544
S-799	FARMERS STATE BANK	LIBERTY	UNION		3	2,215	10,046	31,013	332	44,060	0	3,680	48,616
S-803	LINDEN STATE BANK	LINDEN	MONTGOMER	Y	2	2,668	3,927	17,167	213	25,300	0	2,530	28,448
T-206	PEOPLES TRUST COMPANY	LINTON	GREENE		4	11,974	63,012	33,179	271	105,415	0	10,149	116,648
S-582	STATE BANK OF LIZTON	LIZTON	HENDRICKS		4	4,166	32,261	39,742	621	75,532	0	7,131	83,900
S-298	THE FARMERS AND MERCHANTS STATE BANK	LOGANSPORT	CASS		7	7,006	27,394	115,715	2,008	146,922	0	10,589	160,893
S-712	THE UNION BANK	LOOGOOTEE	MARTIN			1,631	17,811	27,486	450	42,147	0	6,150	49,158
S-592	FARMERS STATE BANK	LOSANTVILLE	RANDOLPH			1,431	3,103	7,170	131	11,908	0	909	12,963
S-872	THE MADISON BANK AND TRUST COMPANY	MADISON	JEFFERSON		5	7,821	24,582	114,131	1,477	175,528	0	13,494	197,168
S-785	MARENGO STATE BANK	MARENGO	CRAWFORD		1	2,922	881	12,782	161	16,503	0	1,119	17,799
T-266	STAR TRUST COMPANY	MARION	GRANT			324	0	0	0	0	0	327	332
S-876	SUMMIT BANK OF MARION	MARION	GRANT		4	11,976	17,238	119,290	1,394	141,903	0	11,468	166,056

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CHARTER NUMBER	BANK NAME	CITY	COUNTY	FEDERAL RESERVE MEMBER	NUMBER OF BRANCHES	CASH AND DUE	TOTAL SECURITIES	TOTAL LOANS	LOAN RESERVE	TOTAL DEPOSITS	CAPITAL NOTES	TOTAL CAPITAL ACCOUNTS	TOTAL ASSETS
S-836	STATE BANK OF MARKLE	MARKLE	HUNTINGTON		1	9,530	8,723	34,075	294	48,713	0	5,462	54,830
S-762	STATE BANK OF MEDORA	MEDORA	JACKSON			1,464	3,180	13,427	137	18,144	0	1,869	20,368
S-584	FARMERS STATE BANK	MENTONE	KOSCIUSKO		5	5,957	10,801	26,704	317	44,861	0	3,911	51,783
S-354	FIRST STATE BANK OF MIDDLEBURY	MIDDLEBURY	ELKHART		1	6,298	15,774	65,748	463	85,394	0	6,154	93,243
S-019	FIRST UNITED BANK	MIDDLETOWN	HENRY		2	4,364	12,152	25,198	274	41,938	0	3,922	46,277
T-265	INDIANA TRUST & INVESTMENT MANAGEMENT CO.	MISHAWAKA	ST. JOSEPH			10	103	0	0	0	0	230	231
S-778	THE BANK OF MITCHELL	MITCHELL	LAWRENCE		2	4,505	9,332	20,421	195	33,309	0	2,627	36,200
S-753	STATE AND SAVINGS BANK	MONTICELLO	WHITE		4	8,687	29,439	82,750	970	117,700	0	9,824	128,791
S-816	PACESETTER BANK OF MONTPELIER	MONTPELIER	BLACKFORD		1	681	8,201	13,636	139	22,223	0	1,937	24,325
S-738	CITIZENS BANK	MOORESVILLE	MORGAN		5	7,091	23,422	63,228	963	91,496	0	8,951	101,593
S-713	FIRST STATE BANK	MORGANTOWN	MORGAN			5,669	12,927	10,830	128	27,517	0	3,937	31,678
T-092	PEOPLE'S BANK & TRUST COMPANY	MOUNT VERNON	POSEY		1	2,762	42,618	60,713	1,009	91,657	0	15,520	111,660
S-325	STAR FINANCIAL BANK, MUNCIE	MUNCIE	DELAWARE		4	6,149	10,660	36,535	564	54,835	0	4,135	59,443
T-263	SUMMIT BANK OF MUNCIE	MUNCIE	DELAWARE		6	12,478	24,573	115,345	1,461	146,837	0	12,623	167,354
S-176	THE NAPOLEON STATE BANK	NAPOLEON	RIPLEY		1	2,129	3,656	27,915	502	35,075	0	2,345	38,007
S-870	CITIZENS FIDELITY BANK & TRUST COMPANY IN.	NEW ALBANY	FLOYD		13	20,329	113,009	284,644	4,791	386,278	0	36,623	474,479
S-003	CITIZENS STATE BANK OF NEW CASTLE	NEW CASTLE	HENRY		10	8,027	57,199	51,028	485	115,963	0	10,793	127,565
S-547	STAR FINANCIAL BANK, NEW CASTLE	NEW CASTLE	HENRY		3	3,981	8,401	20,696	343	33,820	0	2,264	36,420
S-784	FIFTH THIRD BANK OF CENTRAL INDIANA	NEW PALESTINE	HANCOCK		4	1,050	10,474	30,783	495	46,351	0	4,627	51,724
S-563	FARMERS STATE BANK	NEW ROSS	MONTGOMERY			433	5,143	5,178	244	8,669	0	2,338	11,134
S-295	THE NEW WASHINGTON STATE BANK	NEW WASHINGTON	CLARK		1	4,881	30,161	19,544	233	58,937	0	4,427	64,951
S-204	FIRST CITIZENS STATE BANK	NEWPORT	VERMILLION		2	5,152	23,996	26,109	666	56,190	0	5,851	62,316
S-638	AMERICAN STATE BANK OF NORTH JUDSON	NORTH JUDSON	STARKE		2	4,033	26,436	29,658	336	60,133	0	4,998	66,735
T-244	INDIANA LAWRENCE BANK	NORTH MANCHESTER	WABASH		3	4,198	36,731	45,674	738	78,717	0	7,049	90,119
S-644	THE NORTH SALEM STATE BANK	NORTH SALEM	HENDRICKS		1	2,084	4,391	12,732	128	19,243	0	2,150	21,864
T-254	UNION BANK AND TRUST COMPANY	NORTH VERNON	JENNINGS		3	8,557	20,594	36,585	473	64,108	0	4,961	70,310
S-860	FIRST BANK & TRUST COMPANY	OAKLAND CITY	GIBSON			2,922	11,415	16,316	230	30,937	0	2,385	33,814
S-758	THE BANK OF ORLEANS	ORLEANS	ORANGE			2,785	25,762	19,589	280	46,084	0	4,050	50,479
S-028	THE RIPLEY COUNTY BANK	OSGOOD	RIPLEY	Y	2	2,477	19,739	40,943	490	63,307	0	5,670	70,081
S-402	OSSIAN STATE BANK	OSSIAN	WELLS			9,495	13,061	26,878	253	45,515	0	4,395	50,541
S-183	THE OTWELL STATE BANK	OTWELL	PIKE			2,169	3,405	7,888	82	12,805	0	1,510	14,496
S-146	STATE BANK OF OXFORD	OXFORD	BENTON		1	971	18,034	22,165	377	36,996	0	5,141	42,614

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S-806	HARRISON COUNTY BANK	PALMYRA	HARRISON		2	6,226	16,886	33,996	331	52,337	0	5,772	58,803
S-058	ORANGE COUNTY BANK	PAOLI	ORANGE		1	5,945	27,526	32,237	330	61,390	0	6,063	68,466
S-413	THE PARKER BANKING COMPANY	PARKER CITY	RANDOLPH		2	1,153	2,533	18,260	220	22,112	0	1,391	23,640
S-220	PENDLETON BANKING COMPANY	PENDLETON	MADISON		5	2,351	14,740	38,426	605	52,508	0	6,491	59,848
T-059	FIRST OF AMERICA BANK-WABASH VALLEY	PERU	MIAMI		5	5,123	35,600	60,652	845	88,311	0	9,276	103,367
T-057	THE PERU TRUST COMPANY	PERU	MIAMI		6	6,049	32,515	42,668	819	78,378	0	6,829	87,055
S-005	CITIZENS STATE BANK	PETERSBURG	PIKE	Y	1	3,385	14,159	36,860	500	53,095	0	6,823	64,365
S-880	PIKE COUNTY BANK	PETERSBURG	PIKE			6,671	4,056	18,542	251	28,912	0	2,473	31,676
S-570	FIRST STATE BANK OF PORTER	PORTER	PORTER	Y	2	2,752	8,060	20,589	303	29,656	0	4,076	34,146
S-001	THE PEOPLES BANK	PORTLAND	JAY		3	2,286	36,409	28,656	1,077	65,347	0	4,554	71,202
S-157	GIBSON COUNTY BANK	PRINCETON	GIBSON		2	2,897	40,100	25,400	246	64,202	0	5,864	71,529
S-192	FIRST OF AMERICA BANK-RENSSELAER	RENSSELAER	JASPER		3	4,417	27,246	31,629	502	60,060	0	5,247	65,832
S-440	BANK OF REYNOLDS	REYNOLDS	WHITE	Y	3	2,859	8,638	36,498	1,700	52,218	0	2,766	55,421
T-255	TRI-COUNTY BANK & TRUST COMPANY	ROACHDALE	PUTNAM		3	4,298	17,532	31,972	362	51,355	0	5,069	56,898
S-791	FARMERS & MERCHANTS BANK OF ROCHESTER	ROCHESTER	FULTON		2	1,883	17,450	29,150	204	45,675	0	5,619	51,678
S-631	FIRST BANK	ROCHESTER	FULTON		3	3,562	30,538	60,546	1,090	95,119	0	9,701	107,470
S-046	FARMERS STATE BANK	ROCKPORT	SPENCER		1	1,390	7,319	18,379	162	25,411	0	3,321	28,979
S-096	THE PARKE STATE BANK	ROCKVILLE	PARKE		4	3,005	27,339	40,810	569	67,322	0	9,017	77,899
S-723	COMMUNITY STATE BANK	ROYAL CENTER	CASS			5,710	9,214	17,728	292	30,748	0	3,421	35,143
S-736	FARMERS-CITIZENS BANK	SALEM	WASHINGTON		4	2,903	29,787	49,328	1,208	105,852	0	9,186	116,195
S-809	THE STATE BANK OF SALEM	SALEM	WASHINGTO	Y	1	12,146	11,810	42,297	444	67,418	0	4,975	73,752
S-280	SPENCER COUNTY BANK	SANTA CLAUS	SPENCER		3	1,846	7,717	20,504	169	32,354	0	3,462	36,327
S-177	THE SARATOGA STATE BANK	SARATOGA	RANDOLPH			587	4,341	12,049	132	18,410	0	1,986	20,566
S-053	THE SCOTT COUNTY STATE BANK	SCOTTSBURG	SCOTT	Y	2	4,488	25,384	31,013	780	61,395	0	5,190	67,227
T-021	JACKSON COUNTY BANK	SEYMOUR	JACKSON		5	11,071	27,100	81,129	895	117,233	0	8,993	128,488
S-792	SHIPSHEWANA STATE BANK	SHIPSHEWANA	LAGRANGE		3	7,215	17,078	98,465	1,184	133,776	0	10,003	146,809
S-029	THE MARTIN COUNTY BANK	SHOALS	MARTIN		1	6,980	2,100	25,968	346	34,515	0	3,392	38,628
T-217	1ST SOURCE BANK	SOUTH BEND	ST. JOSEP	Y	25	78,034	307,268	735,832	11,682	948,480	3,497	74,792	1,143,624
N-010	FIDELITY INVESTMENT, INC.	SOUTH BEND	ST. JOSEPH		1	873	743	21,241	319	19,320	0	3,680	23,335
S-733	SUMMIT BANK OF SOUTH BEND	SOUTH BEND	ST. JOSEPH			963	1,251	7,729	83	13,389	0	1,442	14,957
T-260	TRUSTCORP BANK, SOUTH BEND	SOUTH BEND	ST. JOSEPH		15	49,715	100,864	407,522	5,286	489,562	1,600	40,523	613,983
S-576	VALLEY AMERICAN BANK & TRUST COMPANY	SOUTH BEND	ST. JOSEPH		18	36,354	90,884	332,700	3,700	402,638	1,600	33,536	509,042

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S-643	GREENSFORK TOWNSHIP STATE BANK	SPARTANBURG	RANDOLPH			816	3,869	2,235	64	7,248	0	964	8,414
S-779	OWEN COUNTY STATE BANK	SPENCER	OWEN		2	7,043	22,553	58,198	635	84,184	0	8,079	92,989
S-877	THE SPURGEON STATE BANK	SPURGEON	PIKE		1	2,210	1,426	15,263	171	18,293	0	1,424	19,934
S-843	FIRST FARMERS STATE BANK	SULLIVAN	SULLIVAN	Y	3	18,942	2,261	44,637	500	63,697	0	5,541	69,857
S-797	SULLIVAN-PEOPLES STATE BANK	SULLIVAN	SULLIVAN		5	23,836	38,238	60,537	417	117,232	0	9,953	129,091
T-149	SUMMITVILLE BANK & TRUST COMPANY	SUMMITVILLE	MADISON			654	2,064	3,208	41	6,003	0	750	6,791
T-256	PEOPLES BANK AND TRUST COMPANY	SUNMAN	RIPLEY	Y		3,665	20,086	16,124	130	35,261	0	5,578	41,416
S-815	GRANT COUNTY STATE BANK	SWAYZEE	GRANT			4,431	10,945	10,034	286	23,980	0	2,768	27,174
S-408	THE FARMERS STATE BANK	SWEETSER	GRANT		1	591	4,632	6,002	67	10,548	0	1,925	12,681
S-238	INDIANA STATE BANK OF TERRE HAUTE	TERRE HAUTE	VIGO		3	4,840	64,714	31,424	373	94,793	0	19,448	115,029
S-AV3	TERRE HAUTE SAVINGS BANK	TERRE HAUTE	VIGO			2,167	71,875	28,411	275	97,378	0	7,920	106,095
N-011	THE MORRIS PLAN COMPANY OF TERRE HAUTE	TERRE HAUTE	VIGO			284	557	8,610	129	7,446	0	1,836	9,478
T-079	FARMERS LOAN AND TRUST COMPANY	TIPTON	TIPTON	Y	3	3,468	16,881	43,410	435	62,727	0	5,377	76,152
T-251	UNION TRUST BANK	UNION CITY	RANDOLPH		1	1,299	11,652	26,198	306	37,848	0	3,987	42,100
S-798	THE VEEDERSBURG STATE BANK	VEEDERSBURG	FOUNTAIN		2	2,114	6,275	8,645	85	16,778	0	1,828	18,775
S-072	VEVAY DEPOSIT BANK	VEVAY	SWITZERLAND		3	6,387	9,735	18,220	301	33,279	0	2,984	36,730
S-879	CITIZENS BANK OF VINCENNES	VINCENNES	KNOX		2	2,330	3,789	34,253	299	36,425	0	2,903	42,035
T-258	SECURITY BANK & TRUST CO	VINCENNES	KNOX		5	4,634	47,462	71,230	1,109	119,367	0	12,928	133,519
S-849	FRANCES SLOCUM BANK AND TRUST COMPANY	WABASH	WABASH		3	3,293	31,628	61,586	875	91,578	0	6,801	100,849
S-819	FARMERS BANK AND TRUST COMPANY	WADESVILLE	POSEY		4	2,048	26,966	75,645	705	98,135	0	10,541	110,542
S-786	EXCHANGE BANK	WARREN	HUNTINGTO	Y		947	23,869	28,054	337	49,975	0	6,493	57,289
S-009	LAKE CITY BANK	WARSAW	KOSCIUSKO		12	16,709	62,738	154,159	1,724	206,634	382	16,392	239,278
S-331	THE STATE BANK OF WASHINGTON	WASHINGTON	DAVIESS		2	4,100	8,862	21,378	340	35,005	0	2,640	38,033
T-040	UNITED SOUTHWEST BANK	WASHINGTON	DAVIESS		2	7,621	29,959	68,540	1,100	97,202	0	8,904	108,985
S-625	CITIZENS STATE BANK	WATERLOO	DEKALB	Y		832	10,990	2,013	17	13,473	0	1,220	14,943
T-243	THE MERCHANTS BANK AND TRUST COMPANY	WEST HARRISON	DEARBORN		2	8,952	7,786	25,965	188	51,122	0	4,171	55,634
T-204	AMERICAN TRUST & SAVINGS BANK OF WHITING	WHITING	LAKE			13,115	29,070	21,191	200	59,183	0	5,304	64,771
S-490	THE FIRST BANK OF WHITING	WHITING	LAKE		11	26,835	55,774	188,278	2,702	256,612	0	19,755	279,592
S-707	THE CITIZENS STATE BANK	WILLIAMSPORT	WARREN		2	1,513	15,840	18,735	254	40,576	0	3,372	44,523
T-188	TRUSTCORP BANK, WINAMAC	WINAMAC	PULASKI	Y	3	2,826	45,639	62,739	970	105,953	0	10,375	117,925
T-032	PEOPLES LOAN & TRUST BANK	WINCHESTER	RANDOLPH			5,733	16,486	43,511	370	64,566	0	4,921	70,441
S-807	THE RANDOLPH COUNTY BANK	WINCHESTER	RANDOLPH			4,095	19,209	32,833	309	56,950	0	5,199	62,864

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S-080	UNION STATE BANK	WINDFALL	TIPTON		5	3,053	14,459	12,835	315	33,359	0	4,266	38,092
S-829	BANK OF WOLCOTT	WOLCOTT	WHITE			2,545	10,319	12,838	293	24,736	0	3,887	29,009
S-763	WORTHINGTON STATE BANK	WORTHINGTON	GREENE			1,871	28,053	17,887	194	45,530	0	3,762	49,826
S-678	FARMERS STATE BANK OF WYATT	WYATT	ST. JOSEPH		3	3,391	33,393	41,393	544	70,635	0	6,578	82,897
S-639	MID STATE BANK	ZIONSVILLE	BOONE		8	6,418	21,595	52,129	658	88,346	0	6,622	97,712
			TOTAL		733	1,678,793	5,956,779	14,141,556	184,066	20,901,022	13,368	1,868,183	23,991,400

	3 SAVINGS BANKS 12/31/89	222 COMMERCIAL BANKS 12/31/89	225 TOTAL BANKS 12/31/89	240 TOTAL BANKS 12/31/88	246 TOTAL BANKS 12/31/87
ASSETS					
Cash and Due From Banks					
(a) Non interest-bearing balances, currency and coin	18	1,173	1,191	1,222	1,010
(b) Interest-bearing balances	3	478	481	717	782
Securities	119	5,819	5,938	6,116	6,255
Federal Funds Sold and Repurchase Agreements	19	1,450	1,469	943	903
Loans and Lease Financing Receivables					
(a) Loans and Leases, net of unearned income	170	13,907	14,077	13,318	12,086
(b) LESS: Allowance for loan losses	1	182	183	174	157
(c) LESS: Allocated transfer risk assets	0	0	0	0	0
(d) Loans and Leases, net of (b) and (c)	169	13,725	13,894	13,144	11,930
Assets Held in Trading Accounts	0	106	106	56	29
Premises, Fixed Assets, and Capitalized Leases	9	351	360	345	331
Other Real Estate Owned	0	37	37	35	52
Investments in Unconsolidated Subsidiaries	0	0	0	2	2
Customers' Liability on Acceptances Outstanding	0	1	1	1	1
Intangible Assets	0	21	21	25	10
Other Assets	5	392	397	354	324
TOTAL ASSETS	342	23,553	23,895	22,960	21,628
LIABILITIES					
Deposits					
(a) In Domestic Offices (Total Deposits)	311	20,505	20,816	20,014	19,004
(1) Non Interest-bearing	22	2,514	2,536	2,644	2,542
(2) Interest-bearing	289	17,991	18,280	17,370	16,462
Federal Funds Purchased	2	823	825	781	567
Demand Notes Issued to the U.S. Treasury	0	77	77	92	72
Other Borrowed Money	0	11	11	12	10
Mortgage Indebtedness, obligations of Capital Leases	1	24	25	30	35
Bank's Liability on Acceptances Outstanding	0	1	1	1	1
Notes and Debentures Subordinated to Deposits	0	14	14	14	18
Other Liabilities	3	263	266	239	227
TOTAL LIABILITIES	317	21,718	22,035	21,183	19,934
Limited-life Preferred Stock	0	2	2	3	0
EQUITY CAPITAL					
Perpetual Preferred Stock	0	6	6	10	11
Common Stock	0	213	213	222	227
Surplus	13	786	799	767	712
Undivided Profits and Capital Reserves	12	828	840	775	744
Cumulative foreign currency translation adjustments	0	0	0	0	0
TOTAL EQUITY CAPITAL	25	1,833	1,858	1,774	1,694
TOTAL LIABILITIES AND EQUITY CAPITAL	342	23,553	23,895	22,960	21,628

	3 SAVINGS BANKS 12/31/89	222 COMMERCIAL BANKS 12/31/89	225 TOTAL BANKS 12/31/89	240 TOTAL BANKS 12/31/88	246 TOTAL BANKS 12/31/87
LOANS AND LEASE FINANCING RECEIVABLES					
LOANS SECURED by REAL ESTATE:					
(A) Construction and land development	3	268	271	277	243
(B) Secured by farm land	0	592	592	561	541
(C) Secured by 1-4 family residential properties	92	3,805	3,897	3,658	3,391
(d) Secured by multifamily (5 or more) properties	2	121	123	111	86
(e) Secured by nonfarm nonresidential properties	6	1,509	1,515	1,385	1,145
Loans to Depository Institutions	0	84	84	122	66
Loans to Finance Agricultural Productions, Etc.	0	725	725	643	600
Commercial and Industrial Loans	37	3,138	3,175	2,980	2,784
Acceptances of Other Banks	3	82	85	137	156
Loans to Individuals for Personal Expenditures:					
(a) Credit cards and related plans	1	150	151	160	175
(b) Other	25	3,065	3,090	2,946	2,556
Loans to Foreign Institutions	0	2	2	1	2
Obligations of State and Political Subdivisions:					
(a) Nonrated industrial development obligations	0	2	2	23	255
(b) Other obligations	1	268	269	240	43
Other Loans:					
(a) Loans for purchasing or carrying securities	0	11	11	11	11
(b) All other loans	0	74	74	67	48
Lease Financing Receivables (Net of Unearned Income)	0	141	141	136	123
LESS: Any unearned income on loans listed above	0	130	130	140	140
TOTAL LOANS and LEASES, net of unearned income	170	13,907	14,077	13,318	12,086
INTEREST INCOME:					
(a) Interest and Fee Income on Loans	18	1,520	1,538	1,319	1,202
(b) Income from lease financing receivables	0	8	8	8	6
(c) Interest income from depository institutions	0	130	130	56	52
(d) Interest and dividend income on securities	10	409	419	477	481
(e) Interest income from trading accounts	0	6	6	4	1
(f) Interest from Fed Funds and repo agreements	2	97	99	63	59
(g) Total interest income	30	2,170	2,200	1,927	1,803
INTEREST EXPENSE:					
(a) Interest on deposits	21	1,252	1,273	1,080	1,008
(b) Expense of Fed Funds and repo agreements	0	65	65	46	32
(c) Interest on U.S. Treas notes and borrowed money	0	7	7	6	6
(d) Interest on mortgage indebtedness, etc.	0	2	2	2	4
(e) Interest on debentures subordinated to deposits	0	1	1	1	2
(f) Total interest expense	21	1,327	1,348	1,135	1,052
NET INTEREST INCOME	9	843	852	792	751
Provisions:	1	75	76	65	81
Noninterest Income:	1	156	157	147	146
Gains (losses) on securities not held in trading accounts	0	4	4	5	12

	3 SAVINGS BANKS 12/31/89	222 COMMERCIAL BANKS 12/31/89	225 TOTAL BANKS 12/31/89	240 TOTAL BANKS 12/31/88	246 TOTAL BANKS 12/31/87
Noninterest Expenses:					
(a) Salaries and employee benefits	4	319	323	303	294
(b) Expenses of premises and fixed assets	1	96	97	94	92
(c) Other noninterest expenses	3	240	243	229	221
(d) Total noninterest expenses	8	655	663	626	607
Income (losses) before income taxes and extraordinary items and other adjustments	1	273	274	253	221
Applicable income taxes	0	62	62	52	42
Income (losses) before extraordinary items, etc.	1	211	212	201	179
Extraordinary Items and Other Adjustements:					
(a) Extraordinary items and other adjustments gross of income taxes	0	2	2	5	3
(b) Applicable income taxes	0	0	0	0	0
(c) Extraordinary items and other adjustments, net of income taxes	0	2	2	5	3
NET INCOME (loss)	1	213	214	206	182
CHANGE IN EQUITY CAPITAL:	**	**	**		
Equity capital end of previous calendar year	24	1,725	1,749	1,652	1,565
Equity capital adjustments from amended Reports of Inc.	0	(8)	(8)	4	0
Amended balance end of previous calendar year	24	1,717	1,741	1,656	1,565
Net income (loss)	1	213	214	206	182
Sale, conversion, acquisition, or retirement of capital stock	0	15	15	9	9
Change incident to business combinations	0	17	17	37	25
(a) LESS: Cash dividends declared on preferred stock	0	1	1	1	1
(b) LESS: Cash dividends declared on common stock	0	128	128	131	90
Cumulative effect of changes in accounting principles from prior years	0	(2)	(2)	(2)	0
Corrections of material accounting errors from prior years	0	0	0	0	0
Net unrealized gain (loss) on marketable equity securities	0	1	1	(1)	(2)
Transactions with parent holding company	0	1	1	1	6
Other increases (losses)	0	0	0	0	0
Equity capital end of current period	25	1,833	1,858	1,774	1,694

**ONLY BANKS OVER $100M IN TOTAL ASSETS REPORT THIS INFORMATION.

DIVISION OF
SAVINGS & LOAN ASSOCIATIONS

As of December 31, 1989 there were sixteen active building and loan associations operating under Indiana state charter. At the close of each calendar year, these associations submit a statement of condition and a report of earnings to the Department.

The conversion to federal charter by six state chartered institutions and the liquidation of two other associations caused total assets held by state chartered institutions to decrease by some $210,759,359. to a total level of $613,657,569. as of December 31, 1989. Mortgage loans in the amount of $450,682,436. were the principle type of asset held by the associations. This amount expressed as a percentage of total assets equals 73%.

Total savings decreased from $731,483,035. as of December 31, 1988 to $546,673,128. as of December 31, 1989. This decrease was also caused by the conversion and liquidation of the eight associations.

General Reserves totaled $24,293,210., or 3.9% of total assets, and Undivided Profits amounted to $31,722,962., or 5.1% of total assets.

The liquidity of Indiana chartered associations as measured by cash on hand, deposits in other banks and U.S. Government obligations has improved from 15.7% as of December 31, 1988 to 18.41% as of December 31, 1989.

The following associations have converted to federal charter:

First Savings & Loan Association of Central Indiana, Anderson

Security Savings Association, Indianapolis

Kentland Building & Loan Association, Kentland

Dearborn Savings Association, Lawrenceburg

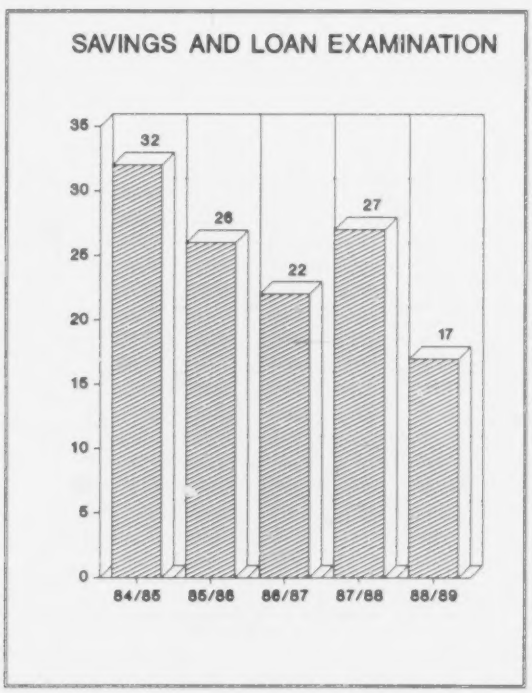
Home Building Savings & Loan Association of Washington, Washington

Liberty Savings Association of Whiting, Whiting

The following associations have voluntarily liquidated:

Liberty Building & Loan Association, Jasper

The Home Building & Loan Association, Wingate



Schedule A

	December 31, 1988	December 31, 1989
ASSETS:		
Mortgage Loans	$624,055,853	$450,682,436
Share Loans	4,306,405	3,396,288
Consumer Loans	27,174,229	23,551,164
Real Estate Sold on Contract	3,750,453	3,249,938
Real Estate Owned & in Judgment	7,058,452	882,406
Investments *	85,715,936	67,628,135
Cash on Hand	29,303,365	32,993,481
Office Building, Furniture & Fixtures	12,762,345	7,553,003
Other Assets	30,289,890	23,720,718
TOTAL ASSETS	$824,416,928	$613,657,569
LIABILITIES:		
Savings Accounts	$731,483,035	$546,673,128
Advances from FHLB	3,200,000	1,700,000
Borrowed Money	21,686,142	222,142
Loans in Process	4,046,736	2,813,864
Other Liabilities	8,010,841	4,845,304
Specific Reserves	2,632,684	1,386,959
General Reserve + Guaranty Stock	24,807,572	24,293,210
Undivided Profits	28,549,918	31,722,962
TOTAL LIABILITIES	$824,416,928	$613,657,569

*INVESTMENTS

U.S. Government Bonds	$41,568,815	$36,234,273
FHLB	6,891,300	4,826,000
Other Securities	37,255,820	26,567,862

Schedule B

INCOME:	Dec 31, 1988	Dec 31, 1989
Interest on Mortgage Loans	$59,043,284	$44,835,933
Interest on Real Estate Contracts	324,660	321,526
Interest on Investments & Deposits	10,081,449	9,570,832
All Other Interest	3,318,530	2,838,080
Premiums, Commissions & Deposits	1,067,426	450,878
Net Income from Real Estate Owned	(450,549)	(27,693)
Gross Income from Office Building	324,911	62,296
All Other Operating Income	1,292,838	797,484
GROSS OPERATING INCOME	$75,002,549	$58,849,336
OPERATING EXPENSES:		
Compensation	$6,626,560	$4,948,608
Office Building Expense	1,495,460	836,988
Advertising	564,326	390,641
Data Processing, Office Supplies	2,381,739	745,480
Furniture, Fixtures, Postage & Telephone	381,110	1,826,140
Insurance & Bond Premiums	1,280,091	292,577
Federal Insurance Premiums	495,823	936,537
Supervisory Examination & Audits	2,492,416	419,722
All Other Operating Expenses		1,694,040
TOTAL OPERATING EXPENSES	$15,717,525	$12,090,733
NET OPERATING INCOME, BEFORE INTEREST AND OTHER CHARGES	$59,285,024	$46,758,603
Less: Interest Charges	$1,705,104	336,997
Net Operating Income Before FLT	57,579,920	46,421,606
Add: Non Operating Income	1,558,767	227,254
Net Income After Interest and Before Charges	59,138,687	46,648,860
Less: Non Operating Charges	714,319	541,201
Net Income Before FIT	58,424,368	46,107,659
Less: FIT	2,918,255	2,025,020
NET INCOME	$55,506,113	$44,082,639
ALLOCATION OF NET INCOME:		
Reserves	$27,686	$670,835
Undivided Profits	3,930,794	3,421,248
Dividends	51,547,633	40,736,036
TOTAL NET INCOME ALLOCATED	$55,506,113	$44,828,119

BUILDING AND LOAN ASSOCIATIONS ANNUAL REPORT 1988 - 1989

SCHECULE C

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS
Boonville (Franklin)	Franklin Loan & Savings Association	143,765.00
Boonville (Warrick)	Warrick Loan & Savings Association	810,177.00
Connersville	Union Savings & Loan Association (I)	45,421,018.00
Fort Wayne	Home Loan Savings Bank (I)	166,703,599.00
Frankfort	Citizens Savings & Loan Association (I)	34,660,027.00
Franklin	Mutual Building & Loan Association (I)	34,927,430.00
Goodland	Newton County Loan & Savings Association of Indiana (I)	5,609,151.00
Greensburg	Greensburg Savings & Loan Association (I)	13,586,933.00
Hartford City	City Savings Bank (I)	31,208,873.00
La Porte	Anchor Savings & Loan Association (I)	9,479,305.00
Logansport	Logansport Savings & Loan Association (I)	41,211,361.00
Martinsville	Home Bank S. B. (I)	74,017,308.00
Michigan City	Michigan City Savings & Loan Association (I)	36,326,707.00
Monticello	Peoples Savings & Loan Association(I)	46,860,538.00
Scottsburg	Scottsburg Building & Loan Association (I)	50,307,659.00
Tell City	Peoples Building & Loan Association (I)	22,383,718.00
		0.00
		613,657,569.00

DIVISION OF CREDIT UNIONS

A credit union is a cooperative, non-profit association incorporated under the laws of the state for the purpose of educating its members in the concept of thrift and encouraging thrift among its members.

A credit union creates a source of credit at a fair and reasonable rate of interest and provides opportunities for members to use and control their own money in order to improve their economic and social condition. Credit unions are composed of groups of people with some type of common bond; that is, some similar interest that serves to define the group.

One very basic difference between credit unions and other financial institutions is that credit unions are predominantly service-oriented. While the historical philosophy of providing the members with the best services at the least cost is still the predominant philosophy, credit unions have increasingly recognized that in order to insure that these services may continue to be offered, a certain degree of profitability must be maintained.

As of December 31, 1989 there were 70 active state chartered credit unions. The combined total assets of these 70 credit unions as of December 31, 1989 was $1,088,803,863. an increase of $56,963,912. over December 31, 1988. This translates to a 5.5% increase in the total assets of all state chartered credit unions in Indiana. Member deposits in Indiana credit unions increased from $938,339,568. as of December 31, 1988 to $994,963,421. as of December 31, 1989. This represents a growth in deposits of 6.0%. Member loans made by Indiana credit unions increased from $623,153,740 as of December 31, 1988 to $684,087,748 as of December 31, 1989. This represents an increase of 9.8% in loans to members.

The following credit unions have been merged into other credit unions since the last annual report:

Diamond Chain Credit Union, Indianapolis

Louis C. Buehler Credit Union, Indianapolis

Hoosier Valley Credit Union, Dillsboro

IPTC Employees Credit Union, Indianapolis

The following credit unions have been liquidated since the last annual report:

Blocks Employees Credit Union, Indianapolis

Roberts Employees Credit Union, Indianapolis

Clinton Co. Farm Bureau Credit Union, Frankfort

Gary Railways Employees Credit Union, Gary

CREDIT UNION ANNUAL REPORT 1988 - 1989

Schedule A

	December 31, 1988	December 31, 1989
ASSETS:		
Cash on Hand and Due From Banks	$19,651,228	$17,913,157
Total Loans	623,153,740	684,087,748
U. S. Government Securities	172,264,474	173,647,009
Building & Loan Assoc. Deposits	48,727,635	35,272,042
Certificates of Deposit	29,312,488	130,799,147
Other Investments	100,760,005	11,367,525
Other Assets	37,970,381	35,717,235
TOTAL ASSETS	$1,031,839,951	$1,088,803,863
LIABILITIES:		
Shares	$938,339,568	$994,963,421
Total Borrowed Money	12,140,154	4,164,890
Dividends	0	836,402
Accounts Payable	2,988,579	2,461,027
Other Liabilities	0	0
Reserves (Other than Loan Reserves)	0	(493)
TOTAL LIABILITIES	$953,468,301	$1,002,426,233
EQUITY:		
Regular Reserve for Loans	$30,732,856	$38,930,018
Special Reserve for Delinquent Loans	3,775,460	0
Undivided Profits	43,863,334	47,447,612
TOTAL EQUITY	$78,371,650	$86,377,630
TOTAL LIABILITIES AND EQUITY	$1,031,839,951	$1,088,803,863

STATEMENT OF CONDITION: STATISTICAL HIGHLIGHTS

	Dec. 31, 1988	Dec. 31, 1989	Increase Decrease	Percent
ASSETS	$1,031,839,951	$1,088,803,863	$56,963,912	5.5%
SHARE	938,339,568	994,963,421	56,623,853	6.0%
LOANS	623,153,740	684,087,748	60,934,008	9.8%
INVESTMENTS	351,064,602	351,085,723	21,121	0.0%

CREDIT UNION ANNUAL REPORT 1988 - 1989

Schedule B

DECEMBER 31, 1989

INCOME:	
Interest on Loans	$73,462,907
Income from Investments	27,994,284
Other Income (Excluding Reserve Income)	4,469,339
TOTAL INCOME	$105,926,530
EXPENSES:	
Employee Compensation & Benefits	$13,254,340
Travel & Conference	393,230
Association Dues	0
Office Occupancy	2,296,660
Office Operations	6,529,285
Education & Promotion	1,064,457
Professional & Outside Services	1,410,019
Provisions for Loan Losses	1,164,890
Members Insurance	815,556
Operating Fees	292,377
Interest on Borrowed Money	0
Loan Servicing Expense	1,070,911
Other Expenses	2,269,351
TOTAL EXPENSES	$30,561,076
NET INCOME	$75,365,454
DISTRIBUTION OF NET INCOME	
Transferred to Regular Reserve	$6,268,212
Transferred to Undivided Profits	5,361,954
TOTAL DISTRIBUTIONS	$11,630,166
DIVIDENDS PAID TO SHAREHOLDERS	$63,735,288

CREDIT UNION ANNUAL REPORT 1988 - 1989

SCHECULE C

LOCATION	NAME OF ASSOCIATION	TOTAL ASSETS
Anderson	Anderson Post Office Credit Union (I*)	1,472,798.00
Auburn	DeKalb Co. Farm Bureau Co-op Credit Union (I)	24,324,494.00
Bluffton	Franklin Electric Employees Credit Union (I*)	856,051.00
Brazil	Clay Co. Farm Bureau Co-Op Credit Union (I*)	1,194,656.00
Chrisney	Spencer Co. Farm Bureau Co-op Credit Union (I)	1,531,909.00
Columbus	Arvin Employees Credit Union (I)	6,682,901.00
Columbus	Golden Foundry Employees Credit Union (I)	638,764.00
Corydon	Harrison Co. Farm Bureau Co-Op Credit Union (I)	90,264.00
Dunkrik	Indiana Glass Employees Credit Union (I)	631,241.00
East Chicago	East Chicago Firemen's Credit Union (I#)	1,028,878.00
East Chicago	East Chicago Teachers Credit Union (I)	6,525,333.00
Fort Wayne	IN Post & Fed Emp Credit Union	6,244,380.00
Fort Wayne	Public Service Credit Union (I)	13,602,891.00
Fort Wayne	Tokheim Employees Credit Union (I)	4,318,611.00
Frankfort	Nickel Plate Industrial Credit Union (I)	2,380,315.00
Franklin	Arvin G & F Credit Union (I)	1,726,864.00
Gary	Federal Employees Credit Union (I*)	4,901,764.00
Goshen	Elkhart Co. Farm Bureau Co-Op Credit Union (I*)	85,511,050.00
Goshen	Penn Credit Union (I)	14,540,431.00
Hagerstown	Perfect Circle Credit Union (I*)	25,130,709.00
Hammond	Hammond Firefighters Association Credit Union (I#)	1,198,121.00
Huntington	Huntington Co. Farm Bureau Co-Op Credit Union (I*)	4,841,558.00
Indianapolis	Brylane Associates Credit Union (I)	3,672,325.00
Indianapolis	Capital Plus Credit Union (I)	16,403,128.00
Indianapolis	Citizens Gas Utility Credit Union (I)	8,934,744.00
Indianapolis	Double Eleven Credit Union (I)	17,845,630.00
Indianapolis	Dow Employees Credit Union (I)	10,020,980.00
Indianapolis	Employees Credit Union A & L.S. Ayres (I)	2,190,896.00
Indianapolis	Grain Dealers Mutual Credit Union (I)	542,726.00
Indianapolis	Highway Credit Union (I)	1,239,942.00
Indianapolis	Hoosier Farm Bureau Credit Union (I#)	3,957,499.00
Indianapolis	Indianapolis Hebrew Credit Union (I)	629,428.00
Indianapolis	Indianapolis Police Department Credit Union (I*)	12,025,507.00
Indianapolis	Indianapolis Post Office Credit Union (I*)	37,878,252.00
Indianapolis	Indianapolis Power & Light Credit Union (I*)	8,392,929.00
Indianapolis	Indianapolis Railroad Employees Credit Union (I*)	2,381,778.00
Indianapolis	Jet Credit Union (I*)	23,089,066.00
Indianapolis	Kemba Employees Credit Union (I*)	24,390,989.00
Indianapolis	Marion Co. Farm Bureau Co-Op Credit Union (I*)	1,114,050.00
Indianapolis	Members First Credit Union (I)	34,131,239.00
Indianapolis	Mutual Insurance Credit Union (I)	298,383.00
Indianapolis	Naval Avionics Employees Credit Union (I)	31,447,717.00
Indianapolis	Rand McNally Credit Union (I)	173,469.00
Indianapolis	Richardson Employees Credit Union (I)	829,795.00
Indianapolis	Standard Oil Employees Credit Union (I*)	695,407.00
Indianapolis	State Merit Service Credit Union (I*)	2,703,482.00
Kokomo	Kokomo Post Office Credit Union (I)	503,756.00

CREDIT UNION ANNUAL REPORT 1988 - 1989

SCHECULE C

LaPorte	Municipal Employees Credit Union (I).....	501,454.00
Lawrenceburg	Seagram Employees Credit Union (I).....	6,177,045.00
Logansport	Cass Co. Farm Bureau Co-Op Credit Union (I).....	2,511,421.00
Logansport	G.T.C. (Logansport) Credit Union (I#).....	129,107.00
Loogootee	Martin Co. Farm Bureau Co-Op Credit Union (I#).....	2,534,291.00
Marion	Grant Co. Farm Bureau Co-op Credit Union (I*).....	1,067,708.00
Monroe	Adams Co. Farm Bureau Co-Op Credit Union (I).....	4,447,446.00
Muncie	Muncie Post Office Credit Union (I*).....	664,439.00
New Albany	New Albany Schools Credit Union (I).....	3,021,928.00
New Castle	New Castle State Development Center Credit Union (I).....	692,454.00
New Haven	Allen Co. Co-Op Credit Union (I).....	1,481,034.00
Plainfield	Muslim Credit Union of Central Indiana (I).....	58,762.00
Richmond	NATCO Employees Credit Union (I).....	21,742,404.00
Richmond	Richmond State Hospital Credit Union (I).....	1,093,792.00
Richmond	Wayne Employees Credit Union (I).....	1,651,806.00
Sellersburg	Clark Co. Co-Op Credit Union	574,637.00
Seymour	Jackson Co. Farm Bureau Co-Op Credit Union (I).....	3,108,086.00
South Bend	South Bend Post Office Credit Union (I).....	7,603,145.00
South Bend	Teachers Credit Union (I).....	460,429,982.00
Sullivan	Sullivan Co. Farm Bureau Co-Op Credit Union (I*).....	1,535,666.00
Terre Haute	Terre Haute Post Office Credit Union (I).....	1,014,258.00
Vevay	U.S. Shoe (Vevay) Credit Union (I#).....	86,528.00
Wabash	Wabash Co. Farm Bureau Co-Op Credit Union (I*).....	111,809,370.00
		$1,088,803,863.00

(I) - Indicates Insured by the National Credit Union Administration
(I*) - Indicates Insured by the National Deposit Guaranty Corporation
(I#) - Indicates Insured by Mutual Guaranty Corporation

NON-DEPOSITORY INSTITUTIONS

This Division is charged by statutes with the administration of the Indiana Uniform Consumer Credit Code, The Rental Purchase Agreement Act, The Budget Service Company Act, The Indiana Pawnbroking Law and Currency Exchange Act. This Division also conducts compliance examinations in state chartered depository institutions.

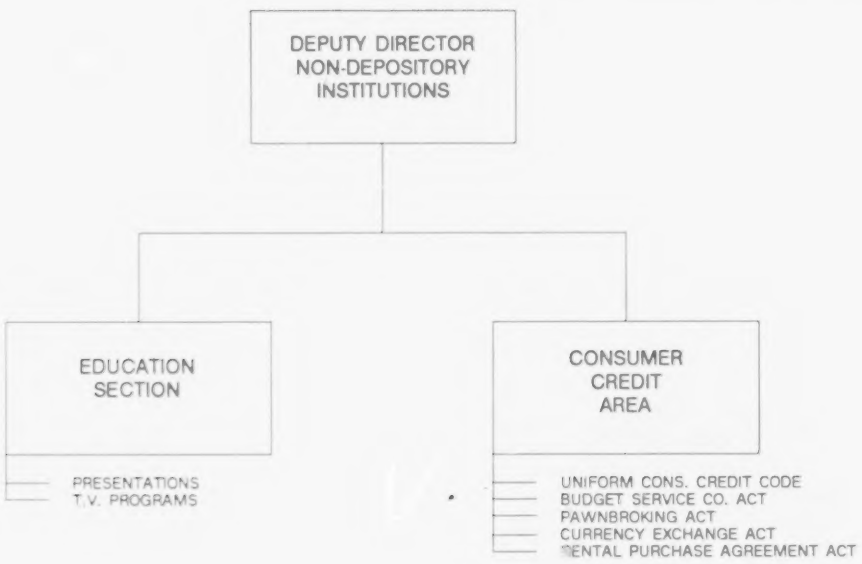
The Department's responsibility is to conduct the Division efficiently and equitably as provided by the letter and spirit of the several statutes which were enacted for the protection of Indiana credit consumers and citizens.

The Division, in addition to making routine examinations, receives and acts on complaints and inquiries from consumers. Many complaints are referred to the Division from other agencies, both governmental and private.

This division has under its administrative and regulatory jurisdiction over 12,000 lenders and registered units. Indiana is the only state presently authorized to regularly examine all consumer credit from its inception. Citations of violations during the last fiscal year caused refunds to be made to consumers in the amount of $703,080.00.

The majority of violations cited are errors. Most creditors, knowing they are subject to examination, prefer to avoid violations rather than be cited by the staff of Division examiners. The examinations are an incalculable benefit by alerting creditors to the requirements of the law and their responsibilities to comply. The statutes do provide penalties for willful violations.

Creditors deserve justice in administration of the statutes; however, the Department's intention is to use such facilities as are available to represent and serve the credit consumer through state government.



CONSUMER CREDIT

UNIFORM CONSUMER CREDIT CODE

This section of the Division has regulatory authority over license lenders and registrants who engage in consumer credit transactions. Indiana is the only state authorized to regularly examine all consumer credit from its inception. During the year of 1989 a total of 3,816 examinations of businesses engaged in consumer credit were made. Also this section of the Division investigates all consumer credit and related complaints filed directly by the consumers and referred to the Division by other governmental agencies. Last year the Division handled in excess of 3,000 complaints. They also assist the Depository Division of the Department in examinations of the depository institutions for compliance of lending statutes.

BUDGET SERVICE COMPANIES ACT

Budget service companies are licensed to provide services and assistance to individuals who seek counsel on the management of their money and debts. These companies may also make arrangements with creditors of a debtor to handle the disbursement of money of the debtor so that all creditors may be paid in the most expeditious manner. Many who use the services of a budget service company are those who have over obligated themselves with debt. For these services, the companies are allowed to contract with the debtor to receive a fee regulated by the Budget Service Companies Act. Any individual who applies for a budget service company license as well as any counselor or manager who is employed by a licensee, is required to take an examination prescribed and administered by the Division to test pertinent knowledge and skills. Individuals must pass the examination to obtain a license or to be employed by a licensee. There are three licensed budget service companies in Indiana, one having four branches. Each is subject to an annual examination by Division examiners to ascertain compliance with the statute. Each office was examined during 1989.

PAWNBROKING LAW

Pawnbrokers were among the first types of lending agencies. Pawnbrokers make loans to individuals, usually in small amounts, based on a pledge of personal property. Before a pawnbroker's license is granted, based upon investigation by the Division, it must be shown that such applicant possesses responsible character and adheres to financially responsible business practices. It must also be shown that the business will be operated honestly, fairly, efficiently and within the purpose of the Act. Such applicant must demonstrate that there exists a public necessity for the operation of such a business in the community in which the applicant proposes to operate before a license will be granted. All licensed pawnbrokers are examined annually to ascertain their compliance with the Indiana Pawnbroking Act. Pawnbroking examinations are very tedious and time-consuming due to the large number of loans made during a year.

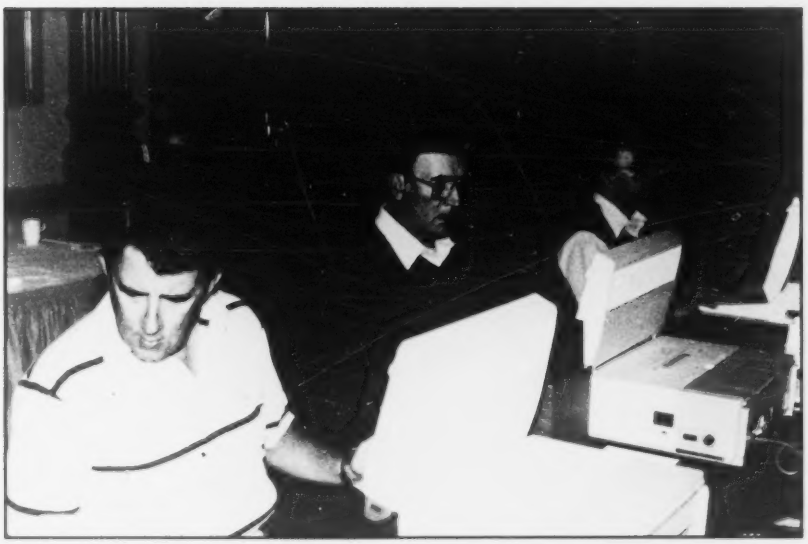
CURRENCY EXCHANGE ACT

Currency exchanges are institutions authorized to sell checks or other instruments of payment to the public. There are 18 exchange licensees with a total of 2,961 agents operating under the provisions of the Currency Exchange Act. Though the Division is not mandated by statute to examine currency exchange licensees, it does have the authority to do so when it deems appropriate.

Examinations are rarely necessary due to the nature of the business and the high standard of statutory requirements needed to obtain a license. Currency exchange licensees are not required to submit annual reports of their operations.

RENTAL PURCHASE AGREEMENT ACT

The Rental Purchase Agreement Act governs and regulates the transactions, entered into by Indiana consumers, wherein they rent merchandise with the right to purchase the merchandise if they should so desire. It offers broad protection for the consumer in such transactions as well as requiring all entities engaging in the business to conform and use set standards. Entities desiring to transact such business must be licensed and are examined annually to ascertain their compliance to the statute. Presently there are 106 licensed entities with 164 branches.



Consumer Credit Examiners, Steve Burris, Bob Thompson and Maurie Beavers receive some specialized computer training during the Department's annual seminar.

CONSUMER LOAN LICENSEES

SCHEDULE A

Supervised Loans (Loans in excess of 21% Annual Percentage Rate)
Made by Licensed Lenders

	NUMBER	DOLLAR AMOUNTS
Indiana Supervised Loans	225,463	$570,607,475
Earned Charges from Supervised Loans		$94,189,325

SCHEDULE B

Classification by Security of Loans Made From
January 1, 1989 to December 31, 1989

	NUMBER	DOLLAR AMOUNTS
Junior Mortgages on Real Estate	1,925	$14,495,018
Tangible Personal Property	104,782	234,701,951
Other	72,372	122,326,953
TOTAL	179,079	$371,523,922

SCHEDULE C

Analysis of Loans Made From
January 1, 1989 to December 31, 1989

	NUMBER	DOLLAR AMOUNTS
Net of any Unearned Loan Charges		
$ 300.00 or less	5,009	$1,137,122
$ 300.01 to $ 1,000	39,718	24,792,014
$1,000.01 to $25,000	134,352	345,594,786
TOTAL	179,079	$371,523,922

The Average loan made during the Period from January 1, 1989 to
December 31, 1989 was $2,074.64

PART I

Consolidated Gross Earnings as Submitted by the Thirty-two
Pawnbroking Licensees
As of December 31, 1989 and December 31, 1988

	Dec. 31,1989	Dec. 31, 1988	Increase Decrease
EARNINGS:			
Income Collected on Pledge Loans . . .	$626,081.39	$513,638.58	$112,442.81
Storage Fees on Pledged Articles . . .	412,460.90	406,462.43	5,998.47
Gross Income from Merchandise Business	3,239,985.55	2,396,619.33	843,366.22
Other Income	69,849.31	1,004,528.81	(934,679.50)
TOTAL GROSS EARNINGS	$4,348,377.15	$4,321,249.15	$27,128.00

PART II

ANALYSIS OF PAWN LOANS MADE DURING THE YEAR OF 1989
BY NUMBER AND DOLLAR VALUE AND PERCENT OF EACH GROUP AS TO TOTAL

ITEM	NUMBER	PERCENT	DOLLAR VALUE	PERCENT
PAWN LOANS MADE OR RENEWED:				
$ .01 to $ 10.00	10,738	11.19%	$93,810.62	1.97%
$ 10.01 to $ 25.00	28,722	29.94%	599,166.96	12.56%
$ 25.01 to $ 50.00	35,039	36.52%	1,347,994.65	28.26%
$ 50.01 to $ 100.00	14,879	15.51%	1,168,587.20	24.50%
$ 200.01 to $ 300.00	5,731	5.97%	1,044,957.60	21.91%
$ 300.01 to $1,000.00	767	0.80%	397,995.04	8.34%
$1,000.01 or more	67	0.07%	117,450.00	2.46%
	95,943	100.00%	$4,769,962.07	100.00%

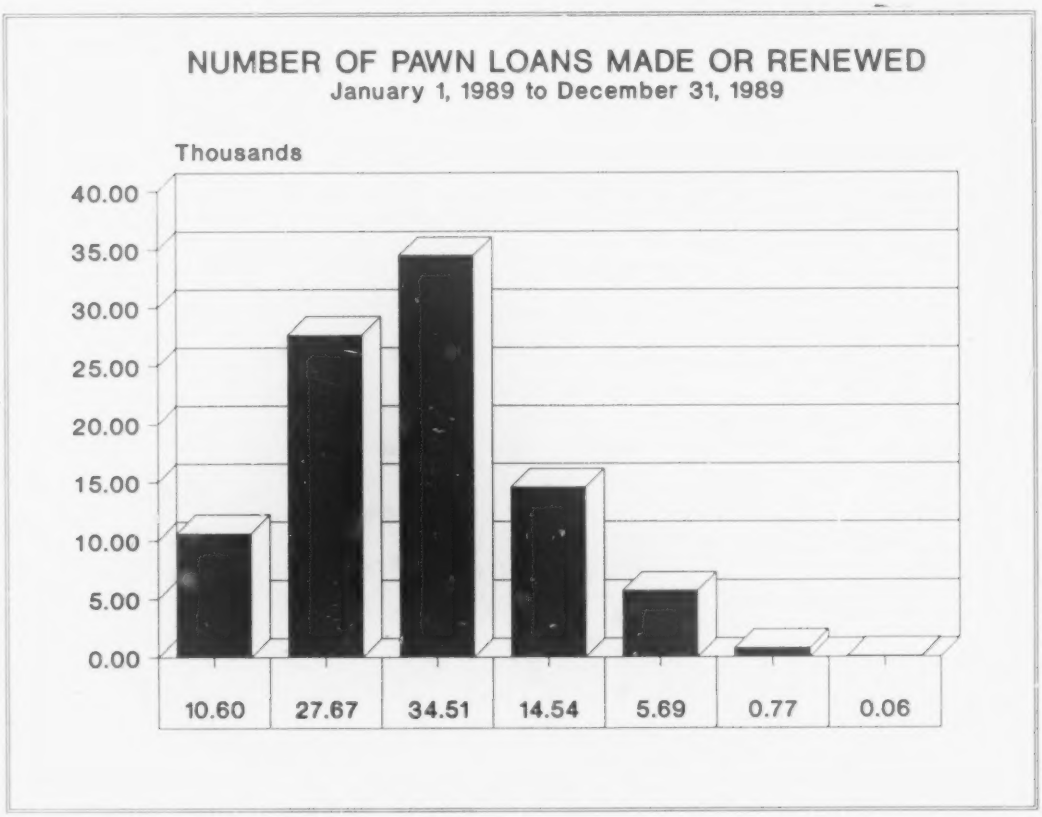
The average size of Pawn Loans made in 1989 was $ $49.72
as compared to $46.17 in 1988

PART III

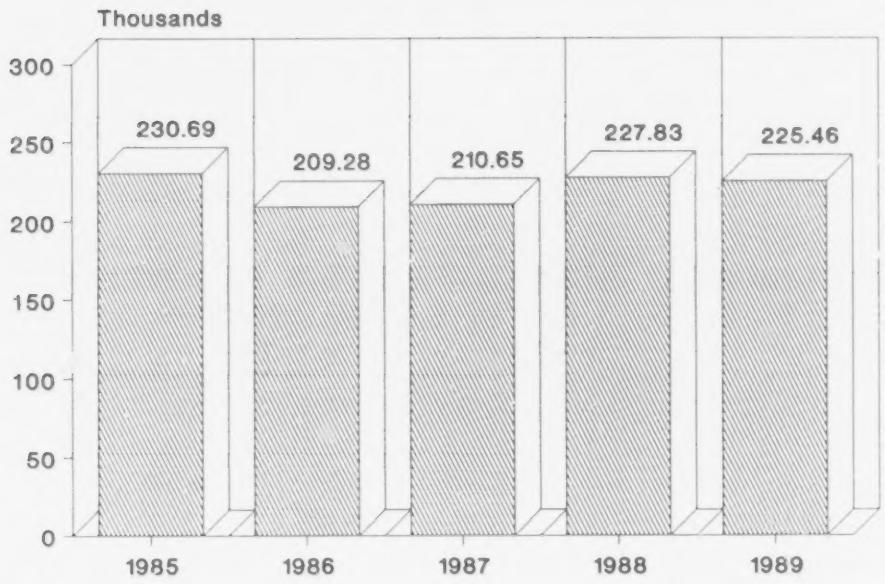
RECONCILIATION AS TO NUMBER AND DOLLAR VALUE
OF PAWN LOANS MADE IN 1989

ITEM	NUMBER	DOLLAR VALUE	NUMBER	DOLLAR VALUE
Pawn Loan Receivables, December 31, 1988	36,906	$1,973,686.80		
Pawn Loans Made or Renewed in 1989	95,943	$4,769,962.07		
SUB-TOTAL			132,849	$6,743,648.87
LESS:				
Pawn Loans Paid or Renewed	72,792	$3,777,516.11		
Pledges Unredeemed and Sold	18,022	$675,014.84		
SUB-TOTAL			90,814	$4,452,530.95
Pawn Loan Receivables, December 31, 1989			42,035	$2,291,117.92

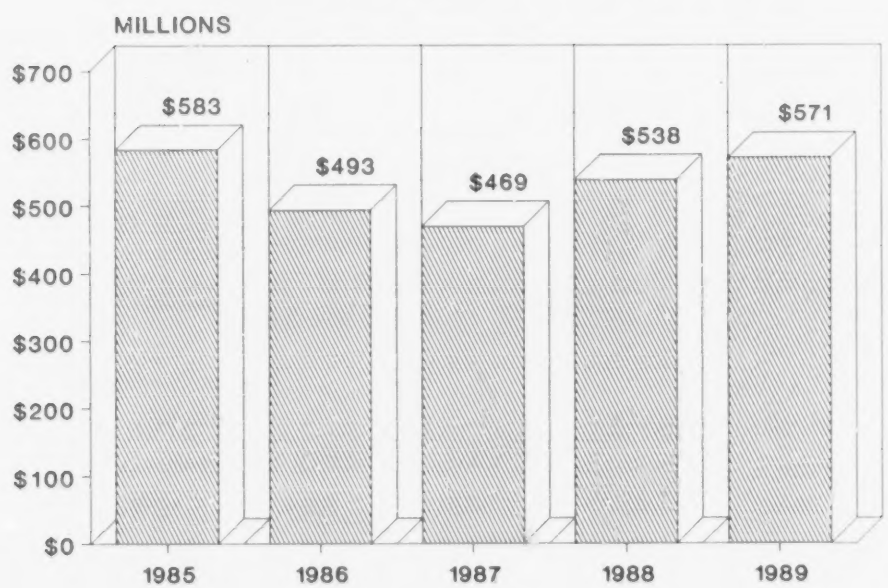
The average size of Pawn Loan Receivables as of December 31, 1989 was $ 54.51
as compared to $46.54 on December 31, 1988



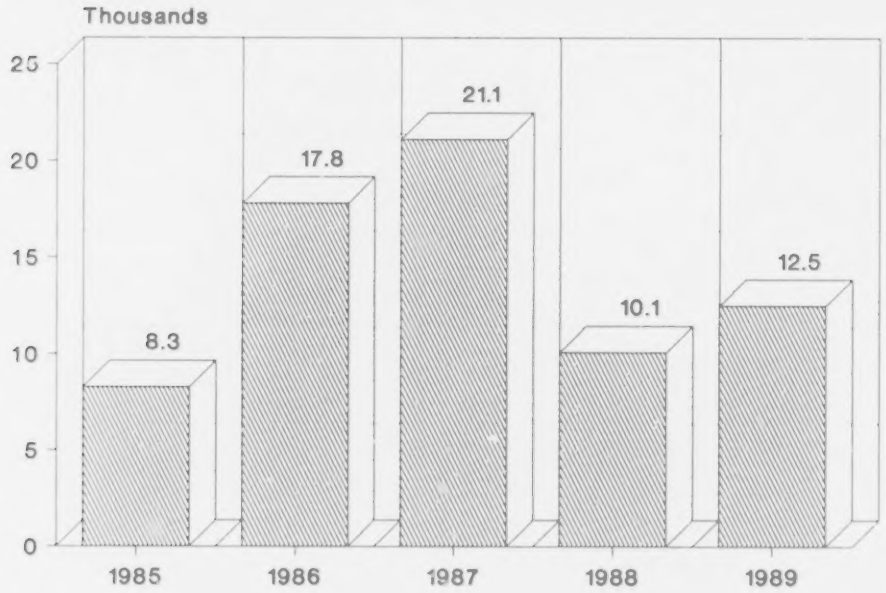
NUMBER OF SUPERVISED LOANS OUTSTANDING
CONSUMER LOANS WITH RATE IN EXCESS 21%



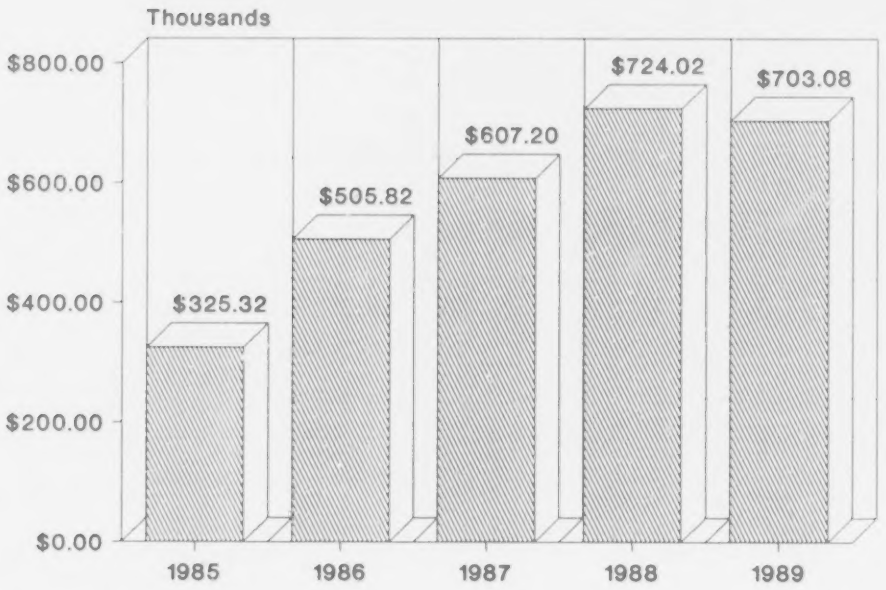
AMOUNT OF SUPERVISED LOANS OUTSTANDING
CONSUMER LOANS IN EXCESS OF 21%



COMPLIANCE EXAM VIOLATIONS



COMPLIANCE REFUNDS



CONSUMER EDUCATION

The education area of consumer credit presented programs to 586 high schools within the state in the 88-89 school year. In these high schools, 2,188 class room presentations were given to 51,749 high school juniors and seniors on the use and abuse of credit.

In addition, the educational examiners presented 217 programs to 7,561 citizens of the state. These programs were given to service clubs, church organizations, colleges, correctional institutions and adult education groups. It would be safe to say that a great number of these presentations were given after the normal work day was over.

Last year the Department used and completed 45 television programs. These programs were aired on two different cable stations in the Indianapolis area and were then sent to other cable stations throughout the state. These television programs are designed to educate and inform the consumer of the state on various updated financial issues and points of interest in state government.

The educational staff members maintain and man the Department's State Fair booth. This is the 12th year that the Department has had such a booth to answer questions on consumer credit. The educational people have also participated for the past two years in the Black Expo.

It is the Department's intent to broaden the educational program so as to reach as many citizens of the state as humanly possible.

Here are just a few quotes from the many letters the Department has recently received regarding the educational program:

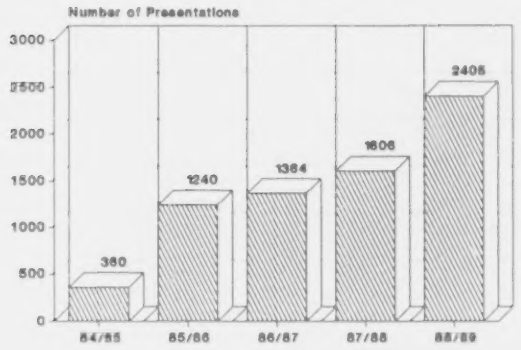
"You did an excellent job of presenting consumer credit information to our class. Your talk has opened more interesting questions and the class has talked about items you mentioned every day since you were with us."

"The material you covered is so timely, and put in such a way the students will be able to realize benefit from it for years to come."

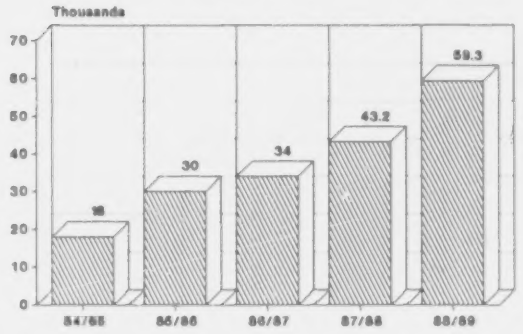
"Your program was informative and created an interest in the student body. I would highly recommend you continue this program and hope you reach all the seniors in the state of Indiana."

Vicki Overley of the Education Area makes one of the many presentations to interested groups on the proper use of consumer credit.

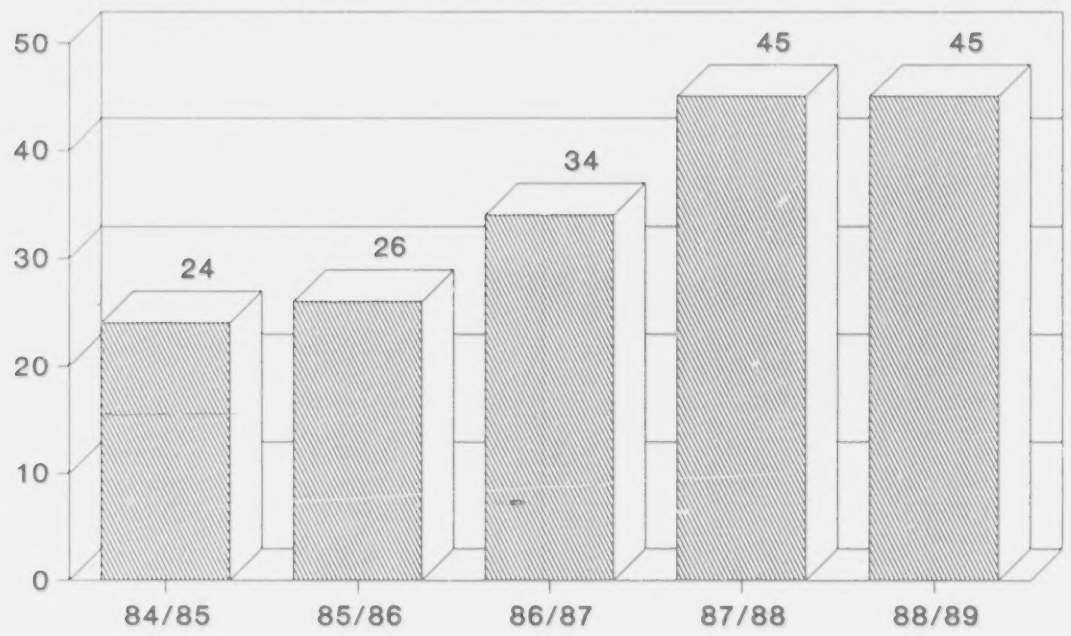
EDUCATIONAL PRESENTATIONS



STUDENTS AND CONSUMERS REACHED
THROUGH EDUCATIONAL PRESENTATIONS



"ITS YOUR MONEY"
NUMBER OF T.V. PROGRAMS PRODUCED



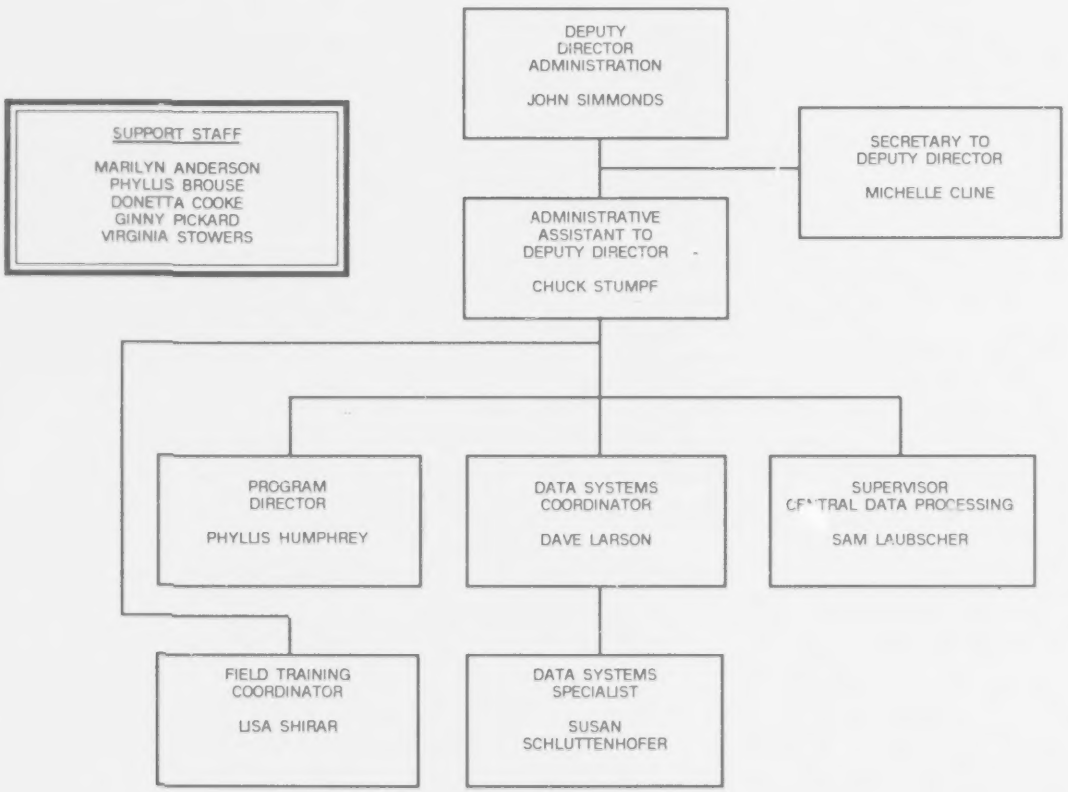
DIVISION OF ADMINISTRATION

The Department of Financial Institutions is a self-funded agency with fees paid by the state-chartered financial institutions which are regulated by the Department. Each year, in accordance with I.C. 28-1-2-33, the Department fixes a schedule of fees to cover operating costs. Over the past several years the Department discounted the fees for depository institutions by as much as 20% and over three consecutive years rebated almost $1,000,000 in fees paid. The Uniform Consumer Credit Code fee, based on per $100,000 of volume was reduced in 1987 to $17.00, down from $23.00 per unit in 1985 and $20.00 in 1986.

As you might expect, the two major expenditure areas in the Department are salaries and travel expenditures. These two items make up approximately 92% of the entire budget. The salary level is set through the legislature and budget process and through personnel the same as agencies which receive tax dollars. The travel reimbursement limits are also set through the legislative process.

The Department tries to maintain a full staff of well qualified and experienced examiners. Although the turnover is higher than we would like, we have made some progress in retaining good examiners. Through an aggressive training program, we keep the examiners up to date with the most effective examination procedures.

Training plays an important role within our agency. We understand the importance of proper and timely training to keep all employees abreast of new or recurring problems within the financial industry. This is vital to complete and obtain an examination report that will provide accurate information to make a sound determination of the solvency and compliance of the financial institution.



TRAINING

The Department of Financial Institutions, like all organizations, has a constant need for training. The Department's training program has improved substantially over the past several years. Compared to other states, Indiana has an excellent record for very few bank failures. This in part, may be attributed to the education of the DFI staff and their knowledge of current industry trends.

The Department continues to utilize training programs sponsored by the Federal Deposit Insurance Corporation, Federal Reserve Bank, Education Foundation of State Bank Supervisors, National Credit Union Association, National Association of State Credit Union Supervisors, Indiana Bankers Association, and the Federal Home Loan Bank. These programs are supplemented with in-house training seminars so that the information gained from the national schools can be shared with other examiners and office staff.

DFI recognizes the need to train and develop the potential of long term employees. In addition to providing new personnel the technical instructions necessary to complete routine examinations, employees with more experience are given the opportunity to better develop their expertise so that the Department has a staff capable of analyzing financial institutions in a more complex and changing environment. The Department realizes the importance of providing more than just technical training, as a result, employees receive training in management and supervision through management programs provided by the Training Division of the State personnel Department.

In addition to state sponsored training, during the past three years supervision and pre-supervision training has been provided by Kelly and Associates, a local firm. This organization and Comerford Consulting have also conducted training sessions on the topic of effective writing. These programs have been very productive and are scheduled to be an ongoing part of our future training process.

The Department recently created the position of training specialist for the purpose of providing additional support for the existing field training function. This position, plus the commitment to training by the office's examination review personnel, will be the basis upon which the department materially expands its in-house training process in the coming years.

The in-service training program which was established for examiners with approximately 6 months to 1 year of experience continues to be a success. An examiner spends one week at a financial institution to develop an understanding of the entire operation and to gain exposure to management's perspective. This program has shown excellent results and has helped examiners understand business transactions in the financial industry and how they relate to their jobs as regulators.

Approximately fifteen examiners were hired during the past fiscal year with each receiving three weeks of orientation training. During their first eighteen months of employment, they will be required to complete three tests and conduct two simulated board meetings. Banking departments from other states have reviewed DFI's training program and are adopting some of the procedures for their own use.

Training is the foundation upon which a qualified staff is created. The Department has strived to enhance its training program and is committed to continuing its efforts in this area. The benefits of a well trained examiner are incalculable to the citizens of Indiana, the financial industry and the Department of Financial Institutions.

AUTOMATION

During the past year, automation in the Department of Financial Institutions has continued to expand. Virtually all divisions of the Department are now automated, data communications has been established with the State's Mainframe via the Department's Local Area Network. A position dedicated to training has been established and personnel have become dependent on their computers to accomplish their daily tasks.

While the Department has come a long way in the area of automation, we have still just begun to scratch the surface of our potential. During the next year or two, data communications will play a large role in our automation efforts. With regional banking already in existence, and national banking just around the corner, data communications will be a key factor in the Department's ability to gather critical information in a timely manner. During the past year the Department has obtained facsimile equipment which has greatly assisted in the collection of information.

Graphics and desktop publishing are also playing a greater role in the department's data processing efforts. For the second consecutive year, this Annual Report is being completed on a desktop publishing system and sent to the printer camera ready. Graphics (slides and hardcopy) are routinely used for meetings and presentations and it is expected that graphics may soon show up in the various Reports of Examination.

There are many things yet to come in the area of automation. As we learn more about our systems, we will make better use of our full potential. New technology extends greater capabilities and gives us the opportunity to develop applications that are more sophisticated. Better training will make our users demand more complex and elaborate systems which will, in turn, give them greater analytical tools.

Susan Schluttenhofer, Data Systems Specialist, instructs Stacey Meyers on the use of the computer in working with the Bank Divisions Report of Examination.